# **CAREERS AND EMPLOYABILITY**



Unit 3	Unit 4 TBC
Unit 3	Unit 4 IBC

1. Skills For Work 7. Resilience and Feedback 163

2. Personal Management 19 8. Lifelong Learning

3. Personal Financial Management 47 9. Enterprise Culture

4. Labour Market 71 10. Job Interviews

5. Job Applications 107 11. Career Building

6. Changing Nature of Work 139 12. Legislation and Employment

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WACE: Career and Employability

// Careers and Employability: General 11 (from 2025 aplied Vocational Booklet

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#### **Advice for Students - Unit 3**

#### **TBC**

Welcome to your Unit 3&4 studies of Careers and Employability as part of your WACE or other learning program. Throughout the year you will investigate and demonstrate a range of employability skills and enterprising characteristics that will help you to develop your work-related skills for a range of work situations.

So be sure to apply what you are learning in the classroom to the world of work, to any work experience or placements that you might be doing, to your VET course, to volunteer and community placements as well as in other applied situations - and vice versa! You will also naturally apply your developing literacy, numeracy and other transferable skills-sets to your career development for work-related situations.

This coursebook has six sections for each unit. Unit 3 is structured as:

- 1. Skills For Work
- 2. Personal Management
- 3. Personal Financial Management
- 4. Labour Market
- 5. Job Applications
- 6. Changing Nature of Work

Use this coursebook by completing the tasks in the spaces and pages provided. You will also need to maintain your own **work folios** to complete tasks given to you by your teacher. You may need to collect and keep an evidence portfolio with copies of resources, handouts and evidence of you applying work-related skills.

Throughout this unit, you need to think well beyond what is on these pages, to identify and exclain how these topics relate to the world of work. There are many applied activities that require you to make contact with work-related stakles are reasonable.

Your school might support you to undertake structured **work placements** related to your career pathway, career

Throughout the unit, you will also be expected to complete **graduated** css. (r) nt sso. These not cored', but offer the opportunity to meet with your teacher to assess your progress and to reflect on what active continuous corediance. These continuous cored', but offer the opportunity to meet with your teacher to assess your progress and to reflect on what active continuous corediance.

Portfolio, and ultimately, you future employability.

	Unit 3: Assessment tasks	%	Due/ Done?
Response	AT1a: Personal Management and Initiative p.45 and/or AT1b: Labour Market Trends p.106	15%	
Job application and interview	AT2: Job Application pp.136-7	10%	
Investigation	AT3: Impact of Megatrends p.160	10%	
Externally set task	AT4: Externally set task (EST) p.161	15%	

# **Skills For Work**

1

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1.05	Generic Skills6	1.13	Industry-Specific Skills14
1.07	8 Employability Skills8	1.15	Transferable Skills16
1.09	6 CAE Employability Skills10	1.19	Graduated Assessment20

Activ	ities 1: Skills For Work	p.	Due date Done	Comment
1A	Careers and Employability	3		
1 B	Career knowledge and understanding	5		
1C	Generic skills and abilities	6-7		
1D	My employability skills	9		AN
1E	CAE employability skills	11	18,0	
1F	Core Skills for Wor			
1G	Industry-specific skills	15		
1Н	Personal and social competencies	17		
11	Multiple intelligences	18- 19		
GA1	Our skills and abilities	20		
Com	ments:			

# 1.01 Careers and Employability

#### **Careers and Employability**

Welcome again to your studies of Careers and Employability General 11. As you are well aware by now, doing this subject is one of the best actions you can take for your future.

The world of work, and the labour market, are becoming increasingly complex. So it is important that young people approaching the completion of their secondary schooling have the right information, knowledge, skills and strategies to assist them to make informed career pathways decisions.

#### Career knowledge and understanding

Over the course of this year, you will actively investigate and apply strategies to plan and develop your career beyond Year 12 - so that you become more employable.

In both units 3&4 you will find the **Career knowledge and understanding** learning material is organised under five main sections as outlined below. These match sections 2 to 6 for Unit 3, and sections 7 to 12 in Unit 4. Of course, all these sections cross over with each other and naturally also build upon one another.



#### The 6 CAE employability skills

Your Careers and Employability course requires you to develop and apply six key **employability skills** areas. These employability skills, along with other **transferable skills-sets** and **enterprising characteristics**, are vital for successful workplace participation and career pathways development. You will start your Unity 3 Careers and Employability studies in Section 1 by revisiting the nature and importance of employability skills, as well as a range of transferable skills-sets.



# Careers and Employability 1.02

#### Careers and Employability 1A

Your teacher would have led you through a **discussion** of the 5 areas of **Career knowledge and understanding** and the **6 CAE employability skills**.



1. Briefly, in your own words, what do each of the 5 areas of Career knowledge and understanding mean to you?

Career knowledge and understanding	What these mean to me.
Personal management	
Learning and work exploration	
Enterprising behaviours	
Career building	ILEN GE
The nature of work	REE: AT

2. Choose an **occupation** you are interested in. How would **you** use (i.e. apply) each of the **6 CAE employability** with we have in that occupation?

Occupation:	
Commy	Time management
Digital lit	Problem-solving
Teamwork	Critical thinking

#### **Applied**

9

Interview 2 people who are working, one an adult worker, and the other a young person still at school/in study but not doing CAE. Ask them about how they develop and apply employability skills when working. Do they use the same terminology as the 6 CAE employability skills? Report back to the class.

# 1.03 Careers and Employability

#### Career knowledge and understanding

Section 1 revisits the **CAE employability skills** as well as other important **skills-sets**. As most of you will be familiar with these from Units 1 and 2, your teacher might just do a quick revision to make sure that you are up-to-date with your understanding.

Your teacher will lead you through a discussion of these five areas of **Career knowledge and understanding**. As you unpack each of these important key words and concepts, think about how each might relate to you right now at the start of Year 12, and for your future career pathway post-Year 12.





# **Career Knowledge and Understanding**

# Personal management Key words/concepts to concept: Motivations and aspirations change. Strategies to manage behaviours. Attitudes and emotions. Be constructive. Boost productivity. Improve work satisfaction. Positive self-concept. Personal management Key words/concepts to concepts to concepts to concepts to concepts to concepts. Attitudes and aspirations change. Analige and growth. Promote mestal and physical health and with consequence to concepts. Analige and growth. Promote mestal and physical health and with consequence to concepts. Analige and growth. Analige and growth. With consequence to concepts.

# Learning and work apploration

Key words/concepts to consider:

- ☐ Changing labour market.
- ☐ Global trends.
- ☐ Digital and ICT technologia
- Demographic shifts.
- ☐ Increasing flexibility and casualisation.
- ☐ Reliable sources of information.
- ☐ Future employment prospects.
- ☐ Skills shortages.
- Industry growth areas.
- ☐ Emerging industries.
- Current and future trends.
- ☐ Lifelong personal and professional learning.
- ☐ Knowledge, skills and competencies.
- ☐ Professional excellence.
- □ Personal development, competitiveness and employability.

#### **Enterprising behaviours**

Key words/concepts to consider:

- ☐ Social, cultural and tech changes.
- ☐ Globalisation.
- ☐ Emergence of new technologies.
- ☐ Artificial intelligence.
- ☐ Use of natural resources.
- ☐ Environmental sustainability.
- ☐ Focus on customers and expectations.
- ☐ Impact on individuals, workplaces, businesses and regions.
- ☐ Enterprising behaviours and capabilities.
- □ Development and prosperity.
- ☐ Skills, attributes and behaviours.
- ☐ Recognise opportunities.
- ☐ Develop innovative solutions.
- ☐ Fast-moving, changing and uncertain future.

# y 1.04

	Careers and Employability
Career building	The nature of work
Key words/concepts to consider:	Key words/concepts to consider:
☐ Varied life roles.	☐ Complex and changing nature of work.
☐ Paid and unpaid work.	☐ Work processes and quality.
☐ Lifelong learning.	☐ Create products and perform services.
☐ Leisure activities.	☐ Local, national and global market forces.
☐ Community and family	☐ Adaptation of workplaces.
responsibilities.	☐ Manage resources efficiently and
☐ Dynamic and ongoing process.	effectively.
Securing and maintaining work.	☐ Human, physical, financial and
☐ Career-enhancing decisions.	technological resources.
☐ Changing nature of life and work roles.	Policies and procedures set boundaries and conditions.
☐ Managing life through learning,	☐ Workplace and management processes.
transitions and work.	☐ Compliance with workplace legislation.
☐ Personally determined future.	☐ Works it is nealth and afety.
	Carter knowled and understanding

Choose 2 of the key words/concept **lements** of Career tes to your career pathway knowledge and understanding. Exp development this year. Get a n from a current worker.

Career knowledge and understanding	How the relate my erre por lw	nis relates to career pathway.	Advice from a person working.
Personal management	OKASEC		
Learning and work exploration	SUL		
Enterprising behaviours			
Career building			
The nature of work			

**1B** 

#### 1.05 Generic Skills

#### Generic skills and abilities

All workers need a basic set of **generic skills and abilities** so as to function as effective employees. These generic abilities are closely related to your **personal** and **social competencies**, and therefore will help form the basis of your work skills.

Key generic abilities include literacy and numeracy skills, including digital literacy and numeracy, as well as other personal qualities and attributes.

Undertaking an honest **evaluation** of your generic skills and abilities is an important part of assessing your current potential for **employability** at this stage of **career development**.

So, have a look at these listed in this diagram and reflect how



Collaboration and communication are vital generic skills.

Image: Andrey Popov/ depositphotos.com

you rate in each of these generally.

Generic skills ar bilitie

Literacy

**Teamwork** 

Ability to follow instructions

Health & fitness (if applicable)

Numeracy

Communication

Technological competence

Ability to accept responsibility

Image: iQoncept/ depositphotos.com

#### 1C Generic skills and abilities

1. Complete the table, by giving examples that describe **your** successful **demonstration** of generic **skills** and **abilities** in **personal/social**, **school** and **work-related** situations. Add some others if relevant to you.

Working safely

2. Identify **3 actions** you could take to **improve** your **generic skills and abilities** so as to make you more **employable**.



How do you think you would communicate to potential employers that you have these generic skills? Why not ask some employers and find out?

# **Generic Skills 1.06**

Generic skills and abilities	Personal/Social settings	School settings	Work-related settings
Punctuality			
Literacy			
Numeracy			
Teamwork			
Communication		4.	
Ability to follow instructions		JEN	GE
Technological competence	ó		
Health & fitness (if applicable)		WO.C.	
Ability to accept responsibility	ORN'S!		
Working safely	BJE		
	50		
2. Act	ions I could take to impro	ve my generic skills a	nd abilities include:
By the end of today:			By the end of today:
In the near future: In the r		uture:	In the near future:

#### 1.07 Employability Skills

#### The 8 Employability Skills

The contemporary world of work requires you to demonstrate a range of employability skills. As you may already know, way back in 2002 the *Employability Skills For The Future Project* identified a set of eight essential skills (in four skills-sets) that you develop and apply through work, education and training; and at times through your personal life experiences. And these eight essential **Employability Skills** still relate today.

It is expected that workers in all work settings should be able to demonstrate these eight common skills as part of their day-to-day work activities. These Employability Skills are essential to gain **entry-level employment**, and employees are also expected to grow their Employability Skills as part of lifelong learning.

Workers who demonstrate and development these 8 Employability Skills become more productive employees for the organisation. Being more projective galaxy you more employable are an inelpyour build a better career path.

# The 8 Employability Skills

**Initiative and Enterprise Skills**: Being able to use all your skills to develop better ways of completing tasks, being flexible and adaptable, communicating and solving problems.

**Teamwork**: Being able to work effectively with others, help out, ask questions when needed, and seek feedback from others.

**Technological**: Being able to use ICT and communications devices, machinery, equipment and tools; safely and effectively.

**Communication**: Being able to effectively speak, listen, read and write for workmates, supervisors, customers and others.

**Self-awar mess**: Honestly knowing your strengths of weaknesses, and being able to talk are sto improve ourself.

Property and seek help when needed.

ican variation es both on-the-job training on some state of the solution; and off-the-job training doing very doing very doing very sexual tourses.

ing and organising: Managing your activities successfully.

# 1D My employability skills

1. Describing examples	our strengths in	each of the 8	<b>Employability</b>	<b>/ Skills</b> areas.
Identify at least 1 area o	f improvement	you need to ui	ndertake this y	ear in each.

2. List <b>2 Core Skills for Work</b> that your responses in question 1 relate to.					
Z. Elst Z core st					

# **Employability Skills 1.08**

#### **Core Skills for Work**

As the contemporary world of work evolves, we have seen the emergence of newer skills-sets classifications to describe important work-related skills with a slightly different focus.

The Core Skills for Work Development Framework created a set of 10 Core Skills for Work considered important for contemporary workers. Some learning, workplace and industry stakeholders prefer to use this newer Core Skills for Work set as a focus for career and skills development (rather than employability skills). The set of Core Skills for Work is organised into three clusters.

The first two skills are part of *Cluster 1:*Navigate the world of work. These relate to building and developing a career by maintaining work/life balance; and through an understanding of the roles, rights and responsibilities of a worker.

Many of these 10 core skills are similar of even cross over with, employability kills. As as such, these may also be releved as payour investigation into work-releved skill.

So how do you think these of core walls for Work relate to your own sin action?

#### **Core Skills for Work**



#### **Cluster 1 - Navigate the world of work**

- a. Manage career and work life.
- b. Work with roles, rights and protocols. These relate to building and developing a career by maintaining work/life balance; and through an understanding of the roles, rights and responsibilities of a worker.

#### **Cluster 2 - Interact with others**

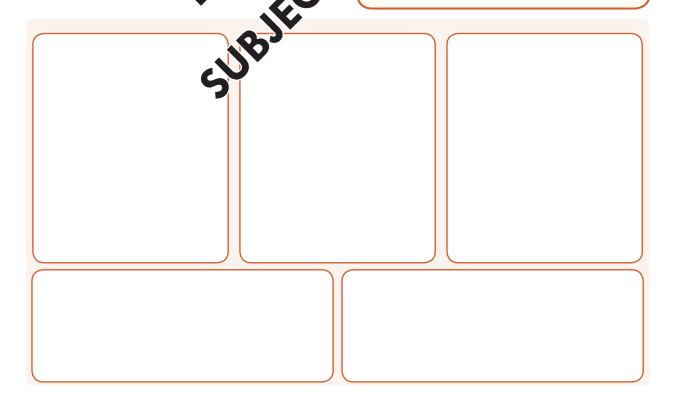
- a. Communicate for work.
- b. Connect and work with others.
- c. Recognise and utilise diverse perspectives.

These focus on generic interpersonal skills that all workers are expected to do not be rate and do lop in work-

#### Cluster 3 ... the work done

- a. Plan and a ganise
  - Make a disions.
- . I's (i) and solve problems.
- d. ate and innovate.
- Work in a digital world.

these involve day-to-day work-related skills that are essential for all workers in the contemporary world of work.



#### 1.09 Employability Skills

#### Six employability skills for CAE

As you know, your Careers and Employability course requires you to develop and apply six key employability skills areas. These are the employability skills against which you will be assessed for CAE. But it is important to understand the relationship between your CAE employability skills and the 8 official Employability Skills, as those 8 might be used in your workplace, in VET and vocational training, at TAFE, and in other external situations.



# 6 Employability Skills for CAE

#### **Communication skills**

Include but are not limited to these.

- Use correct terminology, spelling and grammar for clear communication.
- Demonstrate written and verbal skills considering purpose, audience and format.
- Use non-verbal communication, facial expressions, and tone, to connect with the audience.
- Practice active listening by focusing on the speaker, asking questions, and responding thoughtfully.

#### **Digital literacy skills**

Include but are not limited to these.

- Effectively locate reliable information online.
- ⇒ Implement online safety measures to avoit vlawful activity.
- ⇒ Valement online saydy measures to wheelt your dig (a) potprint.
  - Communicating email, text no sage. The calls and webinars.
- ate so cuments, presentations and speadsheets using work-related so. We.

#### Teamwork ski

Include but are not limited a mese.

- Contribute to team has ony and unit
- Complete team roles and responsibilities effectively and efficiently.
- Reliably complete tasks in the and by meeting expectations and candards.
- ⇒ Consider team members' ideas and opinions as part of consensus.

#### Time management skills

Include but are not limited to these.

- Plan, organise and prioritise tasks to meet specific deadlines.
- Make use of tools and applications to improve productivity and efficiency.
- Track and evaluate progress when completing tasks.
- Review and re-assess priorities to deal with unexpected events.

#### **Critical thinking skills**

Include but are not limited to these.

- Apply research skills to gather reliable, relevant information.
- Analyse, compare and evaluate information to develop actions and solutions.
- □ Identify and reflect on any biases that may influence actions and decision-making.

#### **Problem-solving skills**

Include but are not limited to these.

- ⇒ Use open and closed questions to unpack and understand a situation or issue.
- Use problem-solving tools and techniques to create a list of potential solutions.
- Apply decision-making techniques and models to plan, implement and evaluate solutions.

# **Employability Skills 1.10**

# CAE employability skills 18

- 1. For each of these **statements**, identify which **CAE employability skill** it **directly relates** to. Identify a **second CAE employability skill** it is also likely to relate to. (You can use abbreviations).
- **2. Rate yourself** from 1 (low) to 5 (high) for your **current ability** for each. If you don't know what that skill is, or have never heard of it, use 'DN' (don't know). You did this last year have you improved your skills? Report back to the class.

You did this last year - have you improved your skills? Report back	to the	Class.
<ul> <li>a. Analyse, compare and evaluate information to develop actions and solutions.</li> </ul>		
b. Apply decision-making techniques and models to plan, implement and evaluate solutions.		
c. Apply research skills to gather reliable, relevant information.		
d. Communicate using email, text messages, video calls and webinars.		
e. Complete team roles and responsibilities effectively.		
f. Consider team members' ideas and opinions as a for consensu		
g. Contribute to team harmony and unity.		
h. Create e-documents, presentations, an exact the wine work-related software.		
i. Demonstrate written and verbal kills vorsin ring purpose, audience and format.		
j. Effectively locate reliable forwation wing		
k. Identify and reflect ox any vias the roay influence actions and decision-making.		
I. Implement online sarry measure id unlawful activity.		
m. Implement online safety megavre, to protect your digital footprint.		
n. Make use of tools and co. icons to improve productivity and efficiency.		
o. Plan, organise and priorise tasks to meet specific deadlines.		
<ul> <li>Practice active listening by focusing on the speaker, asking questions, and responding thoughtfully.</li> </ul>		
<ul> <li>q. Reliably complete tasks on time and by meeting expectations and standards.</li> </ul>		
r. Review and re-assess priorities to deal with unexpected events.		
s. Track and evaluate progress when completing tasks.		
t. Use correct terminology, spelling and grammar for clear communication.		
u. Use non-verbal communication, facial expressions and tone, to connect with the audience.		
v. Use open and closed questions to unpack and understand a situation or issue.		
w. Use problem-solving tools and techniques to create a list of potential solutions.		

#### 1.11 Industry-Specific Skills

#### **Industry-specific skills**

Industry-specific skills (**competencies**) are certain skills that an individual must demonstrate for a particular occupation within an industry.

For example, in the Construction industry, a carpenter would need to know how to use technology. Specifically for this industry, this may include hand and power tools, safety harnesses and measuring tools and equipment.

In the Accommodation and Food Services industry, a chef would also need to know how to use technology; specifically ovens, fryers, cutting tools, etc.. These are industry-specific competencies and are relevant for that occupation in that industry.

And in the Retail Trade industry, a store manager needs to know how to use technology such as point-of-sale systems, e-commerce platforms and inventory management software. These are industry-specific competencies and are relevant for that occupation in that industry.

Employees need to develop full competence in tasks related to their specific industry or industry sub-sector for particular occupations. It dustry-specific skills are developed through both **on-the-job** and **off-the-jcs** cational tracing and learning.

Consider these four key characteristics of industry pecific skills winking about an occupational role you are interested in.

- 1. Specialisation: These skills are specials and taking the unique needs of a specific industry or job role.
- 2. Relevance: They are directly ax discollers take that an employee will encounter in their job.
- 3. Technical proficiency: ( o in nvc sweethnics) knowledge and practical abilities that are necessary for a terming specific b functions.
- 4. Continuous learning: Mese skills to technological advancements. in a vision and evolving industry standards,

# Relevant Competency Qualification On-the-job training Onder Specialised Image: ginasanders/depositphotos.com Technical Learning Certification Off-the-job training

# **Industry-Specific Skills 1.12**

# Industry-specific skills 10

1. Identify an **employability skill**, and an **industry-specific skill**, being demonstrated in the images. Add 1 more image. Your class will discuss the answers.



2. Choose an **industry** that y ware in a esset in Identify and explain **3-5 industry-specific skills** that are ware in a cocupations within that industry. (Try: www.yourcaix av gov.au/lear (-anu-train/myskills and search for an occupation, then follow relevant wars.)

Industry:	82	
Occupation 1	Occupation 2	Occupation 3
	⇨	⇔
⇔	⇨	₽
⇔	⇒	⇒
⇨	⇒	⇒
⇒	⇒	⇒

#### 1.13 Transferable Skills

#### Transferable skills

Many people have a range of **personal** and **social competencies** that are transferable to workplace situations. You need to be able to recognise how the things you are good at in your everyday lives are **transferable**.

By performing work-related tasks while still in school you are building transferable skills that can be developed into one or more of the **employability skills**.

You might also have **technical** and **specialist** skills that are also transferable to work-related situations.

The idea is to build a career based on the things that you are naturally good at, while also developing skills and competencies through on and off-the-job **training**.

This way you can offer employers a suite of transferable skills that can make you more employable.



e always been wood with computers, ever some was a little kid."

Image: photography33/ depositphotos.com

#### **Personal competencies**

Personal competencies are those skills that you can atural about for, and are usually the things that you naturally **enjoy** and a. Per coal convetencies, which might also be referred to as **intrapersonal skills** by all a feet your **personality**, and stem from your abilities and **approximes**.

Your abilities and aptitudes are task that you can do juite well without even thinking about them. You might just have a natural aptitude or ability to do something, e.g. sport, fixing a rays, coclumn tooking after children, using technology, selling and care herce, art aid design, maths, and so on.

Varied personality traits suit different was tasks and different occupations. So, it is important to try and build your care of ound things you enjoy doing. If so, you are more likely to see your career of our see naturally and successfully.

Key personal competencies these, but there are many more! As a class, suggest others.

Image: serezniy/ depositphotos.com

- ⇒ How well do you deal with stress?
- ⇒ What is your level of patience and understanding?
- ⇒ How much attention to detail do you have?
- How reliable and punctual are you?
- ⇒ What motivates you?
- How much responsibility are you able to handle?
- □ To what extent do you embrace a growth mindset?

"Helping my little sister learn different sports and activities has made me more patient and confident in my ability to communicate."



#### **Transferable Skills 1.14**

#### Social competencies

Social competencies refer to your skills in dealing with **people**, and your ability to do well in **social situations**.

You build social competencies through your everyday **life experiences** and interaction with other people. Social competencies can also be developed through involvement and participation in social events, teams, clubs, education and other situations. As such they are a driver of your **interpersonal skills**.

**Workplace learning** and **volunteer** work are excellent ways to develop social competencies. These **experiences** also allow you to mix and work with a different peer group, which helps you become more work-ready.

Socialisation skills are extremely important in the workplace. Positive **interpersonal relationships** are a key factor in whether you will develop a sense of job **satisfaction** and enjoy working. And happy workers are productive workers who are more likely to succeed in a work setting. So how are your **people skills**?

Some key social competencies include these, can you think of others?

⇒ Have you got well-developed emotional intelligence?

⇒ Are you easy to get along with?

- ⇒ Do you like meeting new people?
- ⇒ Are you a good listener?
- Do you show understanding a deinpa to a property of the pro
- Do you work well in a team
- ⇒ Are you bossy and dom cering, coar you accepting and inclus to of others?
- ⇒ Do you mix well with people from backgrounds and cultures?

s always been good with kids and has nee, empathy of good communication.
She values to child welfare.
It hopes to a communication deposition of the communication.

it's not for everyone?!



Personal and social competencies 1H

Quickly now, and without too much deep thinking. List 5 of **your personal** and 5 of **your social competencies** that could be transferable to work-related situations.

Transferable personal competencies
$\Rightarrow$
$\Rightarrow$
⇒
⇒
⇔

	Transferable social competencies
$\Rightarrow$	

#### 1.15 Transferable Skills

#### Multiple intelligences

The capabilities, attributes, skills and ultimately the competencies you develop are strongly influenced by your varied multiple intelligences. Harvard University professor Howard Gardner is recognised as the developer of these eight 'multiple intelligences'.

You should consider that different people are likely to have different levels of intelligence in each of these eight categories. You should also understand that you are likely to have a combination of different co-related intelligences. These intelligences will strongly influence the type of tasks, work environments, jobs and industry settings you might be suited to.

So which of these multiple intelligences seem more like you?

# **Multiple Intelligences**

#### **Bodily-Kinesthetic**

Ease and skill in performing physical tasks and activities.

#### Logical-Mathematical

Ability to use reasoning, logic and maths techniques.

#### **Naturalistic**

Adapting to situations related to your own and external environments.

#### Interpersonal

Ability to understand and to deal effectively with others.

#### Intrapersonal

Ability to understand oneself, be self-aware and self-aware.

#### **Susical-Rhythmic**

Understanding music, tonal, rhythmic and aural patterns and pitches.

#### **Visual-Spatial**

Seeing images, shapes and patterns, and mentally processing them.

# 11 Multiple intelligences

Image: Syda\_Productions/ depositphotos.com

#### Part A

1. List each multiple intelligence and rank yourself from very low, low, medium, high, very high. Indicate those at which you have improved over the last year.

nguistic

ending through

ading, writing,

aking and listening.

Interpersonal			
⇨	⇒	⇒	⇔
⇔	⇒	⇒	⇒

•

2. **Tabulate** and **discuss** these as a class. In which **intelligences** are **classmates stronger**, and **less strong? Why** do you think this is the case?

#### **Transferable Skills 1.16**

#### Part B

- 3. Describe 3 of **your multiple intelligence strengths** that you have applied in **work-related situations**. Ask yourself, "What could I be relied upon to do well?"
- 4. Now, describe 3 of your **multiple intelligence weaknesses** that have caused you to struggle in **work-related situations**. Ask yourself, "What might I need help with and/or need to develop further to become more employable?"

	My multiple intelligence strengths	My multiple intelligence weaknesses
i.		i.
ii.		ii.
		W .
		7, 70
iii.		YC: - D
	Q	
		X . C.
	N. T.	
	OVGV	

5. Match each of the Singligences in the most suited occupations. Add 4 more.

3. Water Caer of the	ingences 7 te most suited occupations. Add 4 more.
⇒ actor	⇒ nurse
⇒ app developer	⇒ photographer
⇒ book keeper	⇒ real estate agent
⇒ chef	⇒ sportsperson
⇒ counsellor	⇒ teacher
⇒ event planner	⇒ tour guide
⇒ farmer	$\Rightarrow$
⇒ fashion designer	$\Rightarrow$
⇒ landscaper	$\Rightarrow$
⇒ librarian	$\Rightarrow$

#### Research

Go online and find some multiple intelligence quizzes. But be careful, some require you to sign up or pay for your results. Share the good quizzes with classmates, and discuss your results, and how 'accurate' and 'relevant' they seemed to be.



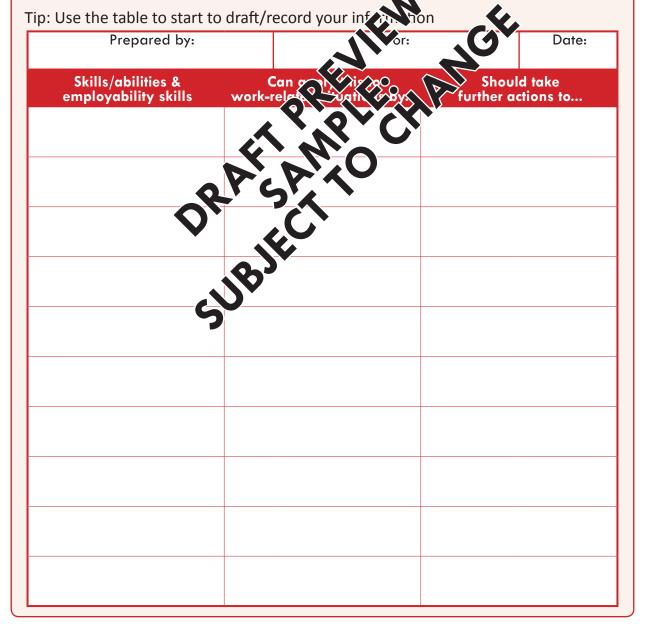
#### 1.17 Graduated Assessment 1

# GA1 Our skills and abilities // Skills for Work



For this graduated assessment task, you are going to work with a partner to develop statements that describe each others' skills and abilities, and employability skills.

- 1. Form into pairs. Develop 8-10 concise statements that:
  - a. Clearly describe your partner's strongest **generic skills and abilities** and **employability skills**
  - b. Explain how this **skill** and **ability** would be **important** for a **worker** to have, for an occupation or industry in which they are interested.
  - c. Identify an **action** they can take to **further enhance** their personal **capability** in this area.
- 2. Do they agree? And did you identify skills and abilities in your partner that perhaps they had taken for granted? Report back the class.



# **Personal Management**

2

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#### 2.01 Being Enterprising

#### Being enterprising

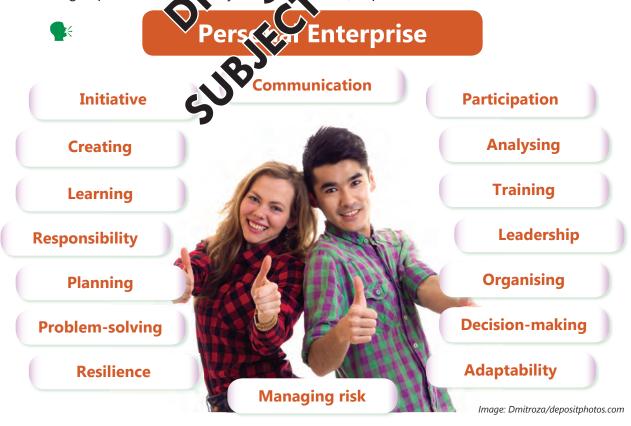
You know that all workers need to develop **enterprising behaviours** as these are a cornerstone of demonstrating **employability skills**. And given the rapid speed of **technological change** and **innovation**, workers must also be **flexible** and **adaptable** to keep developing new **enterprising skills-sets** so as to make them more **employable**.

Varied enterprising behaviours can be applied to help us succeed in all aspects of life. Of course, the idea of being enterprising is not just confined to the business or commercial world. Individuals can develop and apply enterprise capabilities throughout their personal, social and community lives. Skills and behaviours that are developed can be transferred both to, and from, work-related situations.

#### Personal enterprise

Developing **employability skills** requires you to be personally enterprising. Some of the things that you can do to help make you more personally enterprising include:

- developing supportive family, personal and social relationships
- proactively managing your personal affairs such as a finances
- participating in personal, social and recreational at vities and horals
- being a positive member and leader within year across and/or is an community
- sign contributing to your community by active as experien and solusteering
- building resilience to cope with unexpand the building resilience to cope with unexpanding the building the
- ⇒ taking responsibility for managing cour were atheau
- building your skills and qualific on the new ation and training
- completing work experience work see taking placements
- working in part-time or case jobs p by it skills, experience and networks.



# **Being Enterprising 2.02**

# Personal enterprise 2A

Describe **examples** of how you have been **enterprising** in each of these **situations** in your **personal life**, and in **school** or **work situations**. Add 2 more.



in your <b>personal life</b> , and	in <b>school</b> or <b>work situation</b> s	s. Add 2 more.
Being enterprising	In my personal life by	In my school or work siutations by
Developing supportive family, personal and social relationships.		
Managing my personal affairs such as my finances.		
Participating in personal, social and recreational activities and hobbies.		C. C. C.
Being a positive member and leader within my school and/or local community.	PRESE	AAN
Building resilience to cope with unexpected events.	AF ANO	
Taking responsibility for managing my own career pathway.	BIFC	
Building my skills and qualifications through education and training.	<b>3</b>	
Completing work experience and workplace learning placements.		

#### 2.03 Being Enterprising

#### **Enterprising characteristics**

As you experienced in CAE General 11, enterprising characteristics are work-related skills that are needed for a person to become an effective employee. Sometimes you might see different lists of varied behaviours or skills that make up these enterprising capabilities. But for Careers and Employability, these main skills have been classified in six interrelated sets of enterprising characteristics.

Unfortunately,

the digital age

and Al are stifling the ability

of people to think

critically.

- 1. Adaptability
- 2. Initiative
- 3. Problem-solving
- 4. Managed risk taking
- 5. Resilience

#### 6. Critical and creative thinking

The expected behaviours in each of these six sets of enterprising characteristics is not fixed. By their very nature each of these sets can keep developing and evolving.

The other important element to understang

Also, many of the specific enterprising character tics and behaviours will naturally cross over in

any of these enterprising behaviours, or without applying effective communication, nor without devel y the ability to work with others.

So which of these enterprising char ke you? And what type of behaviours, or 'ings' would you expect people as part of their enterprising characteristics?

#### **Enterprising chara 2B**

Describe examples when you demonstrated enterprising characteristics in **Atuations**. How did you **know** or **learn what to do?** education and in work-relete

Adapt	abinto	Initia	ative
Problem	n-solving	Managed	risk taking
Resil	ience	Critical and cre	eative thinking

rkers, cannot demonstrate

# **Being Enterprising 2.04**

# **Enterprising Characteristics & Behaviours**

#### **Adaptability**

Includes behaviours such as:

- ⇒ being flexible
- ⇒ learning new skills
- developing industry-specific competencies
- ⇒ welcoming diversity
- ⇒ embracing change
- ⇒ accepting challenges
- ⇒ overcoming setbacks
- ⇒ embracing innovation

and communicating and working with others.

#### **Problem-solving**

Includes behaviours such as:

- ⇒ analysing issues
- ⇒ thinking critically
- thinking creatively
- ⇒ evaluating outcomes
- ⇒ making decisions
- ⇒ dealing with change
- ⇒ resolving conflict
- ⇒ applying innovation

and communicating and wor with others.

#### Resilience

Includes behaviours such as:

- building mental and emotional strength
- maintaining a positive attitude
- welcoming feedback and constructive criticism
- ⇒ overcoming adversity
- dealing from setbacks
- ⇒ coping with stress effectively
- ⇒ demonstrating perseverance
- ⇒ adapting to difficult situations

and communicating and working with others.

#### **Initiative**

Includes behaviours such as:

- ⇒ identifying opportunities
- ⇒ being proactive
- ⇒ creating ideas
- using new technologies
- ⇒ asking questions
- ⇒ seeking feedback
- ⇒ accepting responsibility
- ⇒ developing new skills
- pursuing innovation

and communicating and working

#### Ma aged risk taking

- Includes Aphaviours such as:
- tifying potential risks
- ccepting responsibility
- planning and organising
- ⇒ managing oneself and others
- ⇒ using resources effectively
- reviewing performance
- developing back-up plans
- ⇒ working sustainably

and communicating and working with others.

#### **Critical and creative thinking**

Includes behaviours such as:

- ⇒ being objective
- ⇒ seeking valid viewpoints
- researching and analysing information
- evaluating arguments and evidence
- making informed decisions
- ⇒ seeking creative solutions
- ⇒ generating original ideas
- seeking diverse perspectives

and communicating and working with others.

#### 2.05 Initiative

#### Initiative

Initiative basically means taking action without being told. Showing initiative is an enterprising behaviour because it involves being resourceful, solving problems and looking for ways to improve behaviours and outcomes.

Employers value initiative because it shows motivation and independence as part of a proactive mindset. Consider this example.

Ella works at a small coffee stall. Early into a morning shift, she notices the milk supply is low. In response, she orders more before the stand gets busy and the milk runs out. Even though it's not her 'true' responsibility, her boss appreciates her foresight and now is happy to trust her with more tasks, especially when she is on her own.

Common ways to show initiative at work include these five actions. But you will be able to suggest many more.

- 1. Being proactive.
- 2. Identifying ways to improve current work practices.
- 3. Vocalising your opinions.
- 4. Helping fellow workers.
- 5. Seeking more responsibilities.

By demonstrating these enterprising behavious young workers on stand out, improve their career prospects, and contribute more visitive to their orkplaces. And as you can see, many of the key terms related to init tive contribute enterprising behaviours and employability skills.



#### Initiative 2.06

#### 1. Being proactive

Being proactive means anticipating problems or opportunities and taking action before being asked. Instead of waiting for instructions, proactive workers think ahead and deal with issues early.

Being proactive is important because it:

- Prevents workplace disruptions (e.g. avoiding stock shortages or equipment failures).
- Shows reliability and leadership potential, making an employee more valuable.
- ➡ Helps businesses stay competitive by keeping things running smoothly.

For example, Josh, a construction apprentice, realises the site will run out of safety gloves by the end of the week. He informs his supervisor who

orders more in advance. Josh's actions prevent work delays and shows he's responsible.

**But beware**: Some decisions are not your responsibility, nor do you have authority over them.

Image: VGeorgiev/ depositphotos.com

# 2. Identifying ways to improve current work practices

Workers who take initiative don't just follow routines - they look for ways to improve how tasks are done. This could mean making processes faster, safer or more efficient.

Identifying ways to improve current work practices is important because it:

- Helps enterprises save time and money.
- Creates a safer, more productive work environment.
- Shows problem-solving skills, a key enterprising behaviour employers value.

Free property of the store of t

**Sut beware**: Sometimes existing systems and work practices are in place for a reason, i.e. they work!

#### calising your opinions

Expressing ideas, providing see back, and communicating suggestions, are ways to contribute to workplace provement. Employees who share their thoughts in a constructive way help drive positive change.

Vocalising your opinions is important because it:

- ⇒ Encourages teamwork and innovation in the workplace.
- ⇒ Helps businesses identify problems or improvements they may not have noticed.

⇒ Builds confidence and communication skills, which are useful in any career.

For example, Tyson, an automotive apprentice, suggests rearranging tools in the workshop to make them easier to access. Their employer asks for info, implements the change, and service times improve. This shows that speaking up can lead to positive workplace changes.

**But beware**: Nobody likes a know-itall, especially when they are new and inexperienced.



#### 2.07 Initiative

#### 4. Helping fellow workers

Teamwork is essential in every workplace. Helping colleagues without being asked shows initiative and a strong work ethic. This can involve assisting co-workers with tasks, mentoring new employees, asking questions of senior colleagues, or offering support during busier times.

Helping fellow workers is important because it:

- Creates a positive work environment and stronger team relationships.
- ⇒ Increases productivity because employees can rely on each other.
- ⇒ Shows initiative and reliability, which can lead to promotions.

Image: wosunan/ depositphotos.com

For example, Sam works in a warehouse and sees a new co-worker struggling to lift and move heavy bags and boxes. She steps in to help and suggests using a trolley to make the task easier. Her actions prevent injuries and improve efficiency.

**But beware**: Working in a group is not the same as working in a team. Teamwork requires communication, collaboration and synergy.



#### . Seeking poor responsibilities

Employees who ask for note responsibilities show a willingness to grow and take on challenges. This could involve volunce try for new tasks, asking for training, requesting to work on more complex tasks, a filting in for workers - who have more responsibilities - when they are absent.

Seeking more responsibilities. Inportant because it:

- ⇒ Helps employees learn new skills, making them more valuable to their employer.
- ➡ Increases the chances of promotions or pay raises.
- ⇒ Builds confidence and experience, leading to better job opportunities in the future.

For example, Taylah, a 2nd-year apprentice hairdresser, asks her boss if she can start taking regular appointments for clients who are happy with her work. This helps the salon run more smoothly and also builds her client service skills, making her a stronger candidate for future promotions.

**But beware**: Too many responsibilities too soon, can lead to errors, stress and burnout.

Image: AndrewLozovyi/ depositphotos.com

# **Initiative 2.08**

# **Showing initiative 20**

1. Explain the meaning of <b>initiative</b> as it relates to the <b>world of work</b> Use examples.
2. Why do <b>employers prefer</b> workers who show <b>initiative</b> ? Use examples/ask them.
3. How can young job-seekers and entry-level to where improve the ability to
show initiative? Use examples/ask employers
2 C C D
4. How could you/ or he did you he winitrative in the workplace in relation to these 5 main actions. How did you learn/know this? Who else was involved?
Showing What could only I do? How did you Who else was learn/know this? involved?
Being
proactive
Identifying ways
to improve current work
practices
Vocalising your opinions

Helping fellow workers

Seeking more responsibilities

#### 2.09 Initiative in Action

#### Benefits of using initiative

There are many benefits of using initiative in the workplace. The proactive applied use of initiative creates positive outcomes for varied **workplace stakeholders** including **customers** and **clients**, **managers** and **employers**, **colleagues**, as well as the **worker themselves**. Some initiatives, such as actions to improve environmental sustainability, create broader positive outcomes for the **community** and for **society** in general.

Three key benefits that you need to explore are outlined on pp.28-30. As you read through each, discuss them in small groups, and report back to the class on those you feel are most useful and important - and for whom.

- 1. Increased empowerment and recognition.
- 2. Increased efficiency.
- 3. Creating work opportunities (e.g. promotion).



#### 1. Increased empowerment and recognition

- Empowerment and recognition benefits from using initiative for the employee.
  - Builds confidence and job satisfaction by allowing workers to take ownership of tasks.
  - Leads to greater trust from manages providing opportunities for receindependence.
  - ✓ Increases chances of belong recognised and rewroned (e.g. cont.) e bonus, promotion
- Empowerment and Cognition benefits from using initiative from the employer.
  - Creates a more motivate has known known
  - Encourages innovation and problemsolving within the organisation.
  - ✓ Increases staff retention because employees feel valued and engaged.

- ber strom using it to tive for
  - Fosters a pocinie work culture where employees support and encourage
  - te members help solve problems arly.
  - ncourages teamwork, making the workplace more collaborative and efficient
- Empowerment and recognition benefits from using initiative for customers/clients.
  - Leads to better customer service, as employees are more engaged and proactive.
  - Ensures faster response times to customer needs and concerns.
  - Creates a more professional and reliable experience, improving customer loyalty.
- e.g. Ben, a hospitality trainee, starts keeping real-time track of stock levels at his café.
- © Benefits for him: His manager trusts him with supplier orders, boosting his confidence.
- © Benefits for his employer: Prevents stock shortages and improves efficiency.
- © Benefits for colleagues: Reduces stress by ensuring essential supplies are always available.
- © Benefits for customers: Ensures their favourite menu items are always in stock, improving satisfaction.

#### Initiative in Action 2.10

#### 2. Increased efficiency



- for the **employee**.
  - ✓ Helps workers develop better planning and organising skills through time management.
  - Reduces stress by preventing last-minute problems and rushed deadlines.
  - ✓ Increases labour productivity, making work easier and more rewarding.
- **Efficiency benefits** from using **initiative** for the **employer**.
  - ✓ Saves time and money by reducing errors and delays.
  - ✓ Improves overall workflow, leading to a more organised and effective enterprise.
  - ✓ Allows the enterprise to serve more customers, or complete more tasks in

- ⇒ Efficiency benefits from using initiative ⇒ Efficiency benefits from using initiative for colleagues.
  - ✓ Ensures that daily tasks are completed efficiently, reducing workplace frustration.
  - Reduces bottlenecks and downtime, making teamwork smoother.
  - Encourages a shared sense of responsibility, where colleagues work towards shared goals.
  - ⇒ **Efficiency benefits** from using **initiative** for customers/clients.
    - ✓ Leads to faster service, shorter wait times and fewer mistakes.
    - reales a streamlined quality nce, makir customers/clients
    - atisfaction with ncreasing positive
- e.g. Layla, an admin assistant, sugges of ales and payment records to speed up 'paperwork'.
- © Benefits for her: She saves and can focus on more important work.
- © Benefits for her employer. are generated quickly, so the 'office' ne and therefore labour-cost. becomes more effi
- Benefits for her co cess files faster and remotely, improving collaboration.
- asily retrievable and processed faster, improving © Benefits for clients: Requi their experience.



"Just this final stack of hard copy invoices to input and the accounts will be completely digital. This will give access for those who need it, and will save hours per day."

> Images: (l) kegfire (r) jamesgroup/ depositphotos.com

#### 2.11 Initiative in Action



#### 3. Creating work opportunities (e.g. promotion)

- Creating work opportunities benefits from using initiative for the employee.
  - Develops valuable skills that increase future employability.
  - Reinforces internal reputation as a reliable and capable worker.
  - Opens doors for promotions, pay rises and career growth.
- Creating work opportunities benefits from using initiative for the employer.
  - Creates a workforce that is adaptable, engaged, and willing to grow with the organisation.
  - Reduces hiring costs, as internal promotions are often more efficient than hiring externally.
  - Identifies potential leaders within the organisation who can take on greater responsibilities.

- Creating work opportunities benefits from using initiative for colleagues.
  - Enables teams to form around skilled and enterprising individuals, improving collaboration.
  - Encourages colleagues to take initiative, creating a more ambitious and cohesive team.
  - Sets a positive example, motivating others to strive for career growth.
- Creating work opportunities benefits from using initiative for customers/ clients.
  - ✓ They interact with knowledgeable, skille and motivated employees.
  - better ser te, as perienced and in the prising pertise to their roles.
  - Feates a Se of trust and steep rise.

e.g. Joel, a casual trades assistant, regularly as to fee in new tasks on-site.

- © Benefits for him: He is offerer an approximation because of his enthusiasm.
- © Benefits for his employer: (Carlos Chieda, of ated and work ready apprentice, instead of having to hir so reo and wwho e doesn't know.
- © Benefits for colleagy they get extrast port and enthusiasm from someone eager to learn.
- © Benefits for clients: They receive the requality service from a well-trained apprentice.



"Every day I learn something new!"

Image: monkeybusiness/ depositphotos.com

# **Initiative in Action 2.12**

# **Benefits from initiative 2D**

Showing initiative through incre	ased empowerment and recognition.
For employees	For employers
For colleagues	For customers/clients
Showing initiative thr	yn mcreased effit surey.
For employees	employers
For co ea ues	For customers/clients
SUB.	
Showing initiative through creatin	g work opportunities (e.g. promotion).
Showing initiative through creatin For employees	g work opportunities (e.g. promotion).  For employers
For employees	For employers

#### 2.13 Career Adaptability

#### Career adaptability

Career adaptability refers to your ability to **respond** effectively to **changes** and **challenges** throughout your work life. It means being prepared to navigate:

- ⇒ **new opportunities** exploring and embracing new roles, occupations or industry sectors,
- changes in job roles and responsibilities adjusting to evolving skills, tasks, technologies or work expectations, and
- ⇒ **shifts in the labour market** adapting to economic changes, industry trends and emerging jobs and skills demands.

Three essential elements of **being adaptable** involve:

- 1. Being **flexible** and willing to change to try new approaches as circumstances evolve.
- 2. Embracing **lifelong learning** by continuously developing new skills and knowledge.
- **3.** Being **proactive** by taking initiative in planning your career pathway and preparing for future changes

In today's fast-changing world of work, career adaptability telps you build **resilience** by empowering you to be ready to explore new **opportunition**. Whether a corker is seeking for their entry-level job, transitioning to a new role, containing to rapid changes, **adaptability** allows then to experience positive **call text growth** and a satisfaction.

Your teacher will guide you through these key prents, and those below. Think about how they relate to your personal career journey of how being the rable can support your long-term success.



# **Career Adaptability 2.14**

	Career adaptability	21
1. Explain the <b>3</b> essential <b>elements</b> that <b>workers</b> need	to apply to be <b>adaptable</b> .	
2. Describe how each of the factors below might impact on your own career at the entry-level, and then after 3 or so years.		
3. What actions could you take to remain adaptable	your career?	
2 AF AND CH	v opport 10.50 such as	
Changing roles/responsible in the such as a second control of	roles/responsibilities such as	
Shifts in the labour market such as Shifts in	the labour market such as	
Applied: Ask an employer about how to achieve career adaptability. Report back.		

# 2.15 Career Adaptability

#### Managing risks

Career management involves the management of risks. Essentially this type of risk is related to opportunity cost. Opportunity cost can be summarised as the next best thing that you give up when making choices between decisions. So if you choose one option, you cannot have the other option (e.g. buying a Mars Bar or a Kit Kat!)

But if you don't take any risks, then you'll never do anything! Most jobs provide positives that are worth some element of risk. However, you need to manage risk so that you can manage your career - by adapting. The type of risks involved in career decision-making might change depending on the stage of your career life cycle. Some of you have investigated this before. But now that you are in the final stage of your 'school' life, you need to carefully consider how your career life cycle might evolve.



# **Career Life Cycle: Managing Risks**

#### **Entry**

- ⇒ What if I can't get a job?
- ⇒ What if I don't like the job?
- ⇒ What if I can't do my job?
- Am I just working for the mc develop a career?
- ⇒ Will my job interfere and education?



#### Change

- ⇒ Can I afford this change
- ⇒ Will I have to re-train, and in what?
- ⇒ How will changing career on my family responsib.
- Does this change enable me to match my career with my values?
- ⇒ Am I risking too much?
- ⇒ Is self-employment an option?

#### Growth

- ⇒ Is my current job holding me back?
- ⇒ Will this training help me in the future?
- ⇒ Is this the right career direction for me?
- ⇒ Is my job giving me opportunities for growth and advancement?
- Does this job suit my changing values and lifestyle

#### **Consolidation**

- ⇒ Do I feel fulfilled in my job and career?
- ⇒ Is this really what I want to do forever?
- ⇒ Am I risking work/life balance?
- ⇒ Am I able to access training and development?
- ⇒ Am I being de-skilled and missing out on a changing world?





# **Career Adaptability 2.16**

# Career life cycle 2F

A career life cycle simply means that you will experience different changes depending on the stage of life you are in. These changes will vary depending on the individual. However, general types of changes are common to most people such as leaving home, lifestyle, relationships, family and changing interests. But these all involve personal and professional risks.



i. How might the **career life cycle** impact at the **entry stage** on my career pathway? What can I do about this?

ii. How might the career life cycle impact at the growth stage on my career pathway? What can I do about this?

 $\Rightarrow$ 

 $\Rightarrow$ 

 $\Rightarrow$ 

 $\Rightarrow$ 

JEW JEE

iii. How might the caree. cycle Pip? at the consolidatio (s) ge on my career pathway? What can do about (s)

 $\Rightarrow$ 

 $\Rightarrow$ 

 $\Rightarrow$ 

iv. How might the career life cycle impact at the change stage on my career pathway? What can I do about this?

 $\Rightarrow$ 

 $\Rightarrow$ 

 $\Rightarrow$ 

**Extension**: Interview a worker much older than you. Find out the risks they had to deal with - and how their work/life balance changed - at different stages of their career life cycle. What advice can they give you? Report back to the class



# 2.17 Unexpected Life Events

#### **Unexpected life events**

Just when you think you have everything under **control** the unexpected may happen. Unexpected life events might include such things as:

- ⇒ breakdowns in relationships
- ⇒ geographic relocation
- ⇒ changes to financial circumstances
- physical and mental health challenges.

Unexpected life events can significantly impact **career planning**, often requiring **adjustments** to career **goals**, **timelines** and growth **strategies**.

People face common, but personally unique, **challenges** when dealing with unexpected life events. So how do they cope? Most people do you know, that's a part of life.

In small groups, work through these four explanations to discuss how unexpected events might influence career decisions, and the actions that people can take to adapt to these.



#### 1. Young workers (Entrans the workfor

At this stage, individuals are transitioning from solution to convolten in entry-level roles with lower job security and limited to solution to convolten in entry-level

#### **Breakdowns in relationships**

Family or friendship conflicts may be uce emotional and financial support. Here might be difficulty balancing was and personal challenges and respectibilities due to limited coping approprie.

#### Can be **adaptable** by:

- Seeking mentorship, support, accounselling.
- ⇒ Focusing on positive work to relationships for stability
- ⇒ Keeping career goals open and flexible while adapting to personal life changes.

#### **Geographic relocation**

May need to move for education, training or job opportunities. Relocation costs can be high without having savings, or job security.

#### Can be **adaptable** by:

- Researching local industry and true job prospects and before moving.
- Considering industries with remote or flexible work options.
- Building transferable skills that can be applies across job roles in different locations.

#### a ge ac inancial circumstances

loss, expected expenses, or moving of on home, can be overwhelming. Lower and grangs (as a young worker or apprentice) can limit career growth options.

# Can be **adaptable** by:

- ⇒ Taking on casual, short-term, or gig work while job searching.
- Looking for government support, assistance, or 'free' training options.
- ⇒ Building a financial reserve to help deal with lean times.

#### Physical and mental health challenges

Early career responsibilities, anxiety, exploitation, or health conditions can disrupt career momentum. Employers may not always be understanding of the pressures on younger workers.

#### Can be **adaptable** by:

- Developing healthy work-life balance
- Learning about workplace rights for mental health support.
- Considering roles with flexible hours, or less responsibility (and stress) if necessary.



Image: drizzd/

depositphotos.com

# **Unexpected Life Events 2.18**

#### 2. Established workers (20s, Gaining career stability)



At this stage, workers are growing within their roles, building financial independence, and possibly starting long-term relationships and financial commitments.

#### **Breakdowns in relationships**

Break-ups, separation/divorce, or loss of friendships can affect emotional wellbeing. If supporting/supported by a partner, or in a co-living arrangement, this will impact financially.

# Can be **adaptable** by:

- Reassessing career goals and financial plans if a major break-up occurs.
- Prioritising mental health and wellbeing and seeking support networks.
- Maintaining a strong professional and family network outside personal relationships.

#### **Geographic relocation**

Moving for better job opportunities may require leaving family/friends. Career progression may depend on mobility

#### Can be **adaptable** by:

- Assessing longer-term carea cells fit before relocating.
- Strengthening online two rks or remote opportunities
- Finding out about ployer relocator assistance.

# **Changes to financial circumstances**

Restructuring, redundancy, cost of living increases or unexpected debt may create financial stress; so too does managing major expenses (e.g. house deposits, car loans, student debt).

# Can be **adaptable** by:

- ⇒ Broadening income sources if possible (e.g. safe investment and side gigs).
- Focusing on career pathways with longterm earning potential and job security.
- Negoti ting pay increases based on executive; or training for and seeking

#### Plysical and mext alth challenges

Workplace stres. They increase due to are is tion of string responsibilities. (http://are. wonset health conditions or low-rank dinjuries can arise.

# an be an aptable by:

- Sting clear work-life boundaries.
- Seeking career coaching or mental health resources and support.
- Exploring less physically-demanding or less stressful work roles if possible.

It happens to many couples to ome point in life. And emotionally, both parties will be better off going their separate was lowever, the impact on finances - going from a working couple to 2 working singles - can love significant financial impact on each person's cost of living.



Image: ryanking999/ depositphotos.com

# 2.19 Unexpected Life Events



# 3. Mid-career workers (Mid-30s+, Increased responsibility & commitments)

By their mid-30s (and beyond), people may have settled into a profession or senior role, have financial obligations, and possibly a family to support.

### **Breakdowns in relationships**

Separation/divorce, or co-parenting responsibilities, can disrupt career focus. Loss of personal support networks may increase stress.

#### Can be **adaptable** by:

- ⇒ Seeking workplace flexibility (e.g. remote work, adjusted hours).
- ⇒ Re-evaluating long-term career goals post-breakup.
- ⇒ Prioritising financial stability (e.g. legal protections, savings; as well as emotional wellbeing for all involved.

# **Geographic relocation**

Career changes may require relocation, affecting the whole household; moving may impact partners and children, and lead to new housing/mortgage considerations

### Can be **adaptable** by:

- Weighing career benefits agains: impact on family.
- ⇒ If relocation isn't feasible virtual work or regional
- ⇒ Developing back-up career shift is needed

# **Changes to financial circumstances**

Major life expenses (mortgages, health, school fees) add financial pressure. Unexpected job loss or business failure can have broad consequences.

#### Can be **adaptable** by:

- ⇒ Building emergency funds and maintaining financial reserves and back-
- ⇒ Consider additional training and upskilling for career security.
- ⇒ Negotiating benefits and long-term incentive with employers.

# tal he challenges

o can juggling roductivity. responsibility and parenting as part pressures.

- ong-term sustainable career
- age seniority and loyalty to request vork flexibility.
- Investing time in personal and physical and mental health and wellbeing to maintain career longevity.

Changing circumstar tht bring about the need for more family-friendly work working from home 2 days a week (i.e tele-commuting). arrangements, such



Image: monkeybusinessimages/ Thinkstock.com

# **Unexpected Life Events 2.20**

# **Unexpected life events 2G**

Describe how unexpected events might impact on people at different stages of their life and career. What could they do to adapt to this situation?

	<b>.</b>
	- 45
1 N	

Potential unexpected events for	or younger, entry-level workers.
Breakdowns in relationships	Geographic relocation
Changes to financial circumstances	Physical and mental health challenges
	JEW CE
Potential unexpected even Breakdowns in relationships	Ge Caphic relocation
RAGAN	60,54.
Changes to final (a) :Incumstances	Physical and mental health challenges
Potential unexpected eve	nts for mid-career workers.
Breakdowns in relationships	Geographic relocation
Changes to financial circumstances	Physical and mental health challenges

# 2.21 Career Risk-Taking

#### Career risk-taking

At times you might have to manage **personal risks** and **professional risks** so as to advance your career. Hopefully the strategies that you have investigated throughout this entire section will assist you to do this.

Four major personal risks that you might need to consider as part of your career pathway are outlined here. So do you think they'll apply to you, and if so, when? Read and discuss these in groups or as a class.

### Relocating

What: This is when you move to a different geographical region, including interstate, to pursue job opportunities, or to take up an available position.

Why: Structural factors might mean that certain skills are not needed locally, but career opportunities may be occurring in different regions.

When: May occur at the start of a career with young people taking on opportunities such as jobs and apprenticeships in certain locations (AFL draftees have to do it all the time). Many uni graduates will leave regional areas to study and subsequently work. However, a growing number of people are moving from the region of areas midcareer to take on steady work (such as teaching & replace), or start the region of enterprise

#### **Potential benefits**

- You take yourself to where the jobs are.
- ⇒ Forces independence which creates transferable skills.
- Access to better quality and more secure career-related work.
- Expands your network.
- Exposes you to new cult of sand different ways of doir of ings.

# Risk to manage

- Coneliness and homesickness
- Have a surrow yourself living
- osing or current network.
- to establish yourself in a new nunity.
- ⇒ Me job may not be long-term or secure.

# cepting less pay

What: At times you might be verented with a job opportunity that pays less, yet offers greater potential longer-team benefits for your career pathway.

Why: The job could align more with your values, offer more job security, provide better non-income conditions, offer more job satisfaction, lead to enhanced career development, have more suitable hours, or even be closer to home.

When: Starting out and moving from being a casual to a permanent employee; or taking on an Australian Apprenticeship on a training wage. Or as part of career growth, taking a new role in a different industry or occupation in order to achieve self-fulfillment or better work/life balance.

#### **Potential benefits**

- ⇒ More job satisfaction.
- ⇒ Better long-term security.
- ⇒ More pathways opportunities.
- Develop new skills.
- ⇒ Broaden your network.
- ⇒ Can support work/life balance.

#### Risks to manage

- ⇒ Financial loss.
- ⇒ Can impact on standard of living.
- ⇒ New opportunities may not eventuate.
- Re-starting a career may lower job security.

# Career Risk-Taking 2.22

#### **Gap year**

**What:** The growing incidence of young people taking a break after year 12 by deferring study to pursue other interests, build life skills, develop transferable skills - and at times - work to accumulate some savings.

**Why:** It adds to personal growth and can assist to clarify career interests and goals. People can come back much more mature and clear-headed than when they were still a part of the secondary school system.

When: A gap year usually happens straight after year 12 or after further study. However, many older people are utilising a gap year to take a career break, reassess and develop a new suite of transferable skills.

#### **Potential benefits**

- ⇒ Builds life experience.
- ⇒ Acts as a pressure valve after year 12.
- ⇒ Builds transferable and/or specific skills.
- ⇒ Can contribute to the community.
- ⇒ Can save money.
- ⇒ Can help to clarify career ambitions.
- Can enable a change in career direction

# **Risks to manage**

- ⇒ Loss of career momentum.
- ⇒ Hard to get back into study routine.
- Can Nave a young person in debt (i.e.

year can by gap decade

N rel & d Saskia are just a to start their 10th consecutive gap year to recharge after Uni!

# **Re-training**

What: Re-training is when to the develop new sets of skills through formal training, or enhance their skills portfolio by broadening their skills-sets. It can even involve training and qualifications to see the a career shift or relaunch.

and qualifications to s a career shift or relaunch.

Why: People gain skills working in a job role or career position, but they can also become de-skilled. New career opportunities can emerge during a career life cycle and re-training can enable people to upskill and take advantage of emerging opportunities. Structural shifts in the economy can undermine job security, but can also open up new opportunities.

**When:** After establishing your career you can re-skill to advance your position. Redundancy can force re-training. As your career matures you might want to shift your career goals and complete new and varied qualifications.

#### **Potential benefits:**

- ⇒ Career growth.
- ⇒ Potential for more income.
- Access to emerging or better opportunities.

#### Risks to manage

- ⇒ Can be expensive, i.e. course fees.
- ⇒ Can threaten work/life balance.
- ⇒ Loss of income through studying and not working.
- The new skills might not be valued in a changing economy.

# 2.23 Career Risk-Taking

# 2H Managing risks

## Part A: Personal and professional risks

Outline potential **personal** and **professional risks** that might occur in relation to each of these **actions**. You can add **1 more** type of **risk** that might relate to **your** own **personal circumstances**.

Explain whether these actions will be part of your decision-making next year and what might be major risks for you associated with this.

Repeat this for 'in the future' as part of your career development (perhaps 3-5 years).

Potential risk	Personal risks?	Professional risks?	Likelihood for you next year?	Likelihood for 'in the future'?
Relocating		. L	EN C	
Accepting less pay		FIRE	CHAI	
Taking a gap year	ORY	SKI		
Undergoing re-training	50			

# Part B: My Career: Being Enterprising & Adaptable

Use the advice in the article on p.43 to compile a list of at least 6 action statements that you could apply for your career pathways development.

# Career Risk-Taking 2.24

# My Career: Being Enterprising & Adaptable

The more enterprising you are the more likely you are to build an enjoyable career. Being enterprising requires adaptability by being proactive and seeking opportunities, rather than sitting back and letting others dictate the terms of your life.

#### Accept responsibility through effective selfmanagement.

Employers don't come knocking door-to-door offering real jobs. It is your responsibility to go out and develop your career. Use your network, contact people, get online, research organisations, register with agencies and do the leg work. Some people describe looking for work as a full-time job in itself. The more you put in the more you will get out of it.

Take the responsibility to establish the foundation upon which the rest of your career is going to be built. And if you don't enjoy your current job then do yourself, your workmates, your customers, and your employer, a favor and take steps to get the skills, training or experience needed to find a different is that you are more likely to enjoy. Perhaps wifeemployment might suit?

#### Solve problems by making it o mild display

You don't need to decide on Muture right a day. So if you are unsure, get her from your care teacher, or get a taste of the workforce the gap work placement. It's your decision with the rest of your life - so make the light one that suits you - and not your file d

And remember that changing coetion too often might be just as harmful as never changing direction at all.

#### **Evaluating performance and seek feedback.**

In your life you have to get realistic. We see those off-key, whiny, self-absorbed windbags on reality TV who can't deal with being told they have no talent. Well none of us are good at everything, we each have different aptitudes and abilities. Build a career around doing things you enjoy, acquire the skills to support this career development, and keep away from those things at which you will never be good. Sometimes you have to face the truth to get the most successful career outcomes. Some things might better be left as a hobby.

#### Adapt by being flexible and thinking creatively.

The world is changing; for better or worse. You need to be prepared to adapt to changing situations and circumstances. This means new products, different working hours, learning new skills, and taking a new approach to career development. Make sure that you are the sort of person that will be valued and needed to work in the modern commercial environment.

Be flexible, learn and re-learn and take advantage of opportunities when they present themselves. If you are a problem solver then you will always see your career develop.

#### Show initiative by managing risk.

Some pix 'e find that a traditional career doe with it them. Development of word own career reality using a port of approach or by eliamishing your one acceptise. But be careful, this approach can be more risk so make sure the coordevelopment, a strong skills-base and surportive network before you embark onen arporting ventures. You must research your in a stry and your market. The ability to ake and manage risk goes a long way towards a coloping your career. Imagine the satisfaction mowing that you are responsible for your own career growth.

# Communicate, communicate and then communicate some more.

We cannot overstate the importance of effective communication. No amount of training nor qualifications can overcome someone with poor interpersonal skills. So work on developing these across all your employability skills.

Develop your personal and social competencies and transfer these to work-related situations.

#### So what next?

Let's keep this short and sharp.

The characteristic that most employers report that they feel is lacking in young employees and job-seekers - is initiative.

So how about using that as an icebreaker when approaching or cold-calling employers?

"Most employers feel that young people lack initiative so I'm calling you to ask advice about how I can develop my career pathway."

Try it, it just might work!

#### 2.25 Assessment Task 1

# AT1 'Response' Assessment task // Personal management or Learning and work exploration

# Requirements

You will usually complete your **Response** task under **structured** or **test conditions**. This helps prepare you for the rigour of the **Externally Set task** later in the unit. Your teacher will inform you of the **scope** and **formation** the task, and the **topic areas** that you will be required to respond to. This canable you comperly

Response assessment tasks may consist of

research and prepare for the task.

- closed questions (i.e. one correct at a e
- open questions (i.e. extended exp. nations of the distinction of the d
- retrieval charts or overview implates it is (id) ntifying, explaining and summarising key information from topics leas or stimulus materials, evaluations of strengths and week lesses, collections, and other similar structured tasks).

# Example: Personal Management & Management - Response (20 marks)

- 1. In simple terms, what is **initiative** (1 mark)
- 2. Why is having **initiative in a 2-ant** for **career development**? (2 marks)
- 3. Describe **4 examples** whow a **young worker** might apply **initiative** in **work-related** situations. (4 marks)
- 4. Outline an **advantage** and a **disadvantage** of taking **personal** and **professional risks** in relation to both **relocating** and **accepting less pay**. Note: You could set up a table to show these. (4 marks)
- **5. Career adaptability** requires **workers** to **manage risks** and **apply initiative** at different **stages** of their **career**, such as: **entry-level**, **2-3 years in**, **5 years +**. Note: You could use a table for your responses.
  - a. Describe a **risk** you might face in each of those **3 stages** of **your own career development**. (3 marks)
  - b. How **could you** apply **initiative** to adapt and deal with **those risks** that might **impact on you** at **each stage**? (3 marks)
  - c. Explain a benefit that might occur as a result of each those actions in part b.(3 marks)

# Assessment Task 1a 2.26

Personal Management and Initiative - Response AT1a Personal management //

For your Unit 3 Response assessment task you was AT1a: Personal Management and Initiative AT1b: Labour Market Trends - Response; or A combined task featuring content from 1a Some other 'response' task as set by your to In total, the 'response' task will account for one Unit 3. Your teacher will inform you of the scope topic areas that you will be required to respondence and prepare for the task.	- Response; or  & 1b; or eacher. of your four assessment ta e and format of the task, ar	nd the
Task scope, formats, det	ails and dates	
Topic areas the will	ne covered	
- Rrsh		
Name:	Key dates:	UNIT 3
Name:  AT1a: Personal Management in hitiative - Respo		AT1α
		AT1α
		AT1α
		AT1α

# 2.27 Review and Reflection

Review an How did I develop my employability skills d	d Reflection uring this unit of work?	
<b>→</b>		
How have my employability skills also helpe	d me to improve in my pers	onal life?
<b>→</b>	<b></b>	
<b>→</b>	LIN CK	<u></u>
→	Ell Ho	
How have employability skills helped (2.11)	revely full a sureer prosp	oects?
→	Vic.	
- apsp	ZO	
O/C	•	
	ibility skills in this unit of wor	
0 1 2 reasonable	3 4 good very good	5 excellent
What were my strongest areas of performa	nce? What should I work on	improving?
My strongest topics/skills were:	But I need to improve n	ny skills in:
Signed:	Date	e:

# **Personal Financial Management**

3

3.01	Personal Financial Management48	3.15	Managing Your Spending62
3.07	Income and Expenditure54	3.19	Saving For The Future66
3.11	Budgeting58	3.23	Graduated Assessment 370

Activi	ties 3: Personal Financial Management	p.	Due date Done	Comment
3A	My financial management	49		
3В	Effective money management	53		
3C	Wage rates	55		
3D	Expenses	2		ART
3E	Surplus or deficit?	59		
3F	My budget	61		
3G	Me and money man	65		
3Н	Doing the sums	69		
GA3	Personal Financial Management	70		
Com	ments:			

# 3.01 Personal Financial Management

## Personal financial management

For young people, school-leavers and entry-level employees balancing work and/or post-secondary study, managing personal finances is crucial.

Image: amarosy/ depositphotos.com

For many, this is a time of higher income with some level of **financial freedom**.

However, this is also a time of new and growing **costs**, including many of those that are part of an 'adult' lifestyle.

Mastering personal financial management is vital. If you can manage your 'money', you can set the foundation for long-term financial stability and independence.

So let's do a brief overview of some key actions that you can apply to your own financial management to help set you up for life.





# Personal Financial Magen

#### Personal financial m

#### 1. Setting financial goals

- Helps create a sense of direction and motivation (e.g. saving for a comoving out, or further education).
- Encourages financial die une all better decision-mal
- Prevents unnecessary pending by focusing on priorities.

#### 2. Tracking income and spens

- Ensures that money is used a isely and helps identify spending enterns.
- Avoids living payday to payday by understanding where money goes.
- Helps in cutting unnecessary expenses, allowing for smarter financial choices.

#### 3. Budgeting

- ✓ Helps balance income with expenses to avoid financial stress.
- Prevents overspending and potential debt, especially with new financial responsibilities like rent, bills and transport.
- Makes it easier to allocate money towards essential expenses, savings and future goals.

# Seme to 6 lay terions

#### S in a d investing

- Build ancial security and enables ong workers to handle unexpected enses.
- Incourages good financial habits early, leading to long-term financial growth.
- ✓ Helps take advantage of compound interest (e.g. investing in superannuation early maximises retirement savings).

#### 5. Planning for the unexpected

- ✓ Prepares for emergencies such as job loss, medical expenses or car repairs.
- Reduces stress by having a financial cushion, and therefore less need for debt.
- Encourages responsible decisionmaking, such as getting insurance and setting aside emergency funds.

#### 6. Seeking assistance

- Provides access to expert advice on managing money effectively.
- ✓ Helps prevent financial mistakes that could lead to debt or financial insecurity
- Encourages continuous financial learning through professional advice, reputable online resources, and support networks.

# **Personal Financial Management 3.02**

My financial management 3A

1.	How would you describe your personal financial management skills at this point
	in time? Give support <b>examples</b> .

- 2. What strategies and actions do you currently use in your **personal financial management** in relation to each of these **6 areas**.
- 3. What digital tools do you make use of to do these? How useful are these?

4. What help and advice have you accessed or access? Von provides this advice?

advicer			
Action	Strategies/actions I currently take.	tal tools/	Help/advice available?
1. Setting financial goals		W.O.CHA	
2. Tracking income and spending	ORMS		
3. Budgeting	sub,		
4. Saving and investing			
5. Planning for the unexpected			
6. Seeking assistance			

# 3.03 Personal Financial Management

## **Money matters**

Yes it does! Although money may not be the key to a happy life, financial stress can certainly be a quick road to an unhappy life.

A person with good **financial numeracy** is able to develop, use and apply numerical skills to better manage their money and financial obligations.

Consider your own financial position at the moment. Do you work? If so how much **income** do you earn? Is this regular? If you don't work, then from where do you get your money? What is your **wealth** (i.e. your assets)? As a young person still at school, probably not very much at all!

Do you have **debt**? How much, and why so? Are you going to have to go into debt in the near future to pay for study, for a car, for personal and/or work purposes, or to move away from home to gain employment?

And what do things look like for next year. Full-time work? Part-time/casual work and study? An apprenticeship. A gap year? Whatever your choices are for beyond Year 12, money is going to be a key consideration in what you do, and how you live.

# **Managing money**

Understanding how to manage money is actually a ite easy. Just he maintaining a healthy weight.

With weight the equation is: Energy (kj) in the distribution of the equation is:

Too much in or too little out; you get beaver. Les in or man out; you get leaner.

When managing money the equation is Mc thoua be equal to or less than money in.

Too much out (spending or not e says): you go into debt.

© Less money out or m to money in: you start building savings (wealth).

Although it's true that the money man which equation is easy (just like the weight/energy equation) managin, your money is actually quite hard.

The theory is simple, the action is harder to achieve. Contemporary life is expensive and young people, even if they do have a job, generally don't earn much at all! And many things cost so much!

It is important to realise that one side of the financial equation is easier to manage than the other.

You can't do much about the money-in side (**income**) except to try and get a job and build a future career. That takes time, skills, training, experience, commitment and patience!

However, the money-out side (**expenditure**) is the part of the equation you have direct responsibility for. Unfortunately, that takes discipline.

And financial discipline is hard.



One real positive about using cash is that it makes it easier to keep track of your spending - and helps you avoid debt!

# **Personal Financial Management 3.04**

### Just tap 'n' go!

Back in 2020, Australia recorded a financial milestone. For the first time in history the proportion of **digital**, **non-cash transactions** exceeded the number of **cash-based transactions**. This change was partially caused by changes in **purchasing habits** brought about by the acute phases of the COVID-19 pandemic. The shift towards **online** shopping, **contactless** trade and other **e-commerce** methods, meant that people increasingly turned to digital payment **apps** to make the majority of their day-to-day purchases.

The ongoing evolution in one-touch app-based services such as Uber Eats, as well as the huge switch to online retail portals, combined with the growth in the use of **digital wallets** among young people, has seen many people rely on their smart devices, smart watches and other purchasing apps to digitally pay for even the most minor of purchases.

And this trend will continue, as you, the **digital natives**, continue to make use of these evolving shopping and money management apps. Cash used to be 'king'. But has cash now had the 'jack'?

#### Financial discipline

Digital shopping methods and e-payment apps at a scally easier was ker and more convenient for consumers to conduct purchase as sactions.

But in reality, any digital tool that makes it a sw., ( is for an ) of convenient for you to spend your money can lead to immedic and vivillation and vivillation management problems.

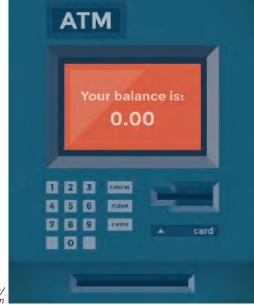
Therefore, it is becoming harder to chieve in cial (sc) ine. This is happening because people are increasingly using quite and experience payment platforms when out shopping or when paying for places are also over-using one-touch apps and digital wallets when to pung the And Infortunately, young people are racking up a lot of debt using buy to pay-later digital payment platforms such as AfterPay.

Throughout history, many people have siggled to maintain financial discipline. But now you can spend all of your money - to that ap and tap - in just a few quick transactions, without even leaving the couch! But if you out of digital 'credit', then don't worry, just AfterPay it!

Some very real problems and the with these contemporary changes in be aviour mean that people:

- buy too much because the purchase transaction is easier, and is often faceless
- lose track of how much they're spending on a day-to-day basis
- spend all their own money quickly because they are making lots of smaller transactions that accumulate quickly into a larger amount
- overuse credit, especially through digital 'credit' platforms
- start each 'week' from a position of debt.

Financial management is about making sacrifices now, so as to create a better longer-term standard of the longer-term standard of the longer term standard of the longer t



# 3.05 Personal Financial Management

# **Digital wallets**

In essence, a digital wallet is a mobile application that enables a person to:

- ⇒ make payments from their existing account balance (like a digital debit card), or
- to make payments using credit from the app provider such as a bank (like a digital credit card); or
- ⇒ a combination of both debit and credit transactions.

Most digital wallets are operated through a **smart phone**, or **smart watch**, or **smart device**.

Digital wallets can also store loyalty cards, discount coupons and other similar digital shopping add-ons.

So in the digitised world of the 2020s, digital wallets are quickly becoming a replacement for cash-based transactions.

As long as the user transfers money into their debit account, it's just like having cash in their wallet.

This can help a person more easily manage their budget or weekly spending limit. As \*2 ey can't spend what is **not** in their digital vallet.

Many of the apps have push notific ions the large user up-to-date on their balance and other information.

However, if the e-wallet is a control of their spending, especially given the comparative ease control of their spending, especially given the comparative ease control of their spending.

Digital wallets can also be set up to easily and regularly transfer funds from an existing debit balance.

And of course, many small describes, such as hospitality, service provides and speciality retailers have gone cashless - sometimes for security reasons.

But because digital wallets are so easy, quick and convenient to use, you have to stay on top of any potential problems - including digital security issues.

So in this age of all the smart apps and devices managing your life for you, it is even more important for you to 'check your digits'.

So what does your class reckon about these? Yea or nay!



Image: Mikos/ Depositphotos.com

What do you think?



# **Personal Financial Management 3.06**

Effective money management 3E

1. What is the money management equation?
2. Why is that <b>financial discipline</b> is <b>hard</b> for many people?
ENIEW ROE
3. How would you describe your most vitage from stylls? What strategies do you use to help you?
OR AF ANIO
4. What elements of new y management could you do with some help with? Why is that? Who or what could help you?
<b>Applied</b> : Have you seen 'Teenage Boss' on ABC iview? Why not watch a few episodes and take note of how things play out.
Get advice from an older family member or mentor about strategies they use.  Report back to the class and make a list of 'Top Money Management Tips'.

# 3.07 Income and Expenditure

#### Income

Income is money that any individual or enterprise earns from various sources, such as working, investing, or operating a business.

Most people in Australia earn a wage or a salary; and about 2 million people are owner/operators of their own businesses hoping to earn a profit. Many investors receive dividends from both private and public (sharemarket) companies. Banks and other financial institutions offer interest on savings and investment bonds. Many people also receive transfer income from the government through various welfare payments.

As people accumulate **wealth** over the course of their working lives (by spending less than they earn) they might then **invest** in assets to earn investment income, such as:

- interest from savings
- dividends from owning shares
- capital gains from selling assets (shares, property, X, etc.) and
- ⇒ rent from investment properties.



#### Main tyres con in

- ⇒ Wages: Income amounts pair it an eu. 'Spee's lagur and determined on an hourly basis. They are commodly used to trade para-professional, clerical and service industries.
- Salaries: Income ame sepaio so processionals and high-skilled employees.
  Salaries are calculated (but not pair only yearly (annual) basis.
- ⇒ Commission: An incentive payr excually based on a proportion of sales, fees or revenue. Often used for pectual sales roles and real estate.
- Payment in kind: Non-mo payments given in return for labour. For example, a nanny might releve free food and accommodation as part of their employment remune commodation as part of their employment remune commodation.
- Piece-rate: Payment used when a person (often a sub-contractor) is paid depending on the amount of items (or units) they produce. For example, someone sewing garments might receive \$2 per garment; or someone delivering food might receive \$5 per delivery.
- ⇒ **Allowance**: Payments given to offset the cost of work-related necessities, such as uniform cleaning, or for meals associated with travel and overtime shifts. Allowances might also be paid for clothing, tools of the trade, or other specific work-related requirements and higher-level responsibilities (e.g. first-aid).
- ⇒ **Superannuation**: Amounts paid under law by employers that become available at retirement, 12% of an employee's income from '25/26.
- ⇒ **Interest**: Amounts earned on savings and investments.
- Dividend: Amounts earned on shares as part of a company's profit (a dividend is paid at a rate per each share held).
- ⇒ **Profit**: The net result (or gain) of a business after all expenses and costs have been accounted for.

# **Income and Expenditure 3.08**

# **Wages**

Wage-earners are paid for the number of hours that they work. A standard **full-time** working week is usually considered to be 38 hours.

Most jobs that you do as a younger person are likely to be paid using **wages**, and nearly all trades occupations and most other non-professional occupations are also paid using hourly **wage rates**. This means that you and your employer **might** 



Image: vinnstock/iStock/Thinkstock

have to fill in a **timesheet**, or you might have your hours recorded automatically when you sign in and/or clock on and off.

The amount you get paid is your hourly wage rate. Wage rates are determined by one of three work arrangements: **awards**, **registered agreements** or a **minimum hourly wage rate** set annually by **The Fair Work Commission**. (See Fig. ???)

# Wage rates

A timesheet (and a pay slip) will also include the nevertheat hours, while rate for the hours that are worked. This hourly rate might diffe over the only of actors.

- The award or registered agreement older with the minimum wage rate).
- The occupational classificatio. If the emboy a.
- The age of the employee (the prior Van Let 21 and/or trainees and apprentices).
- The time of day worked penalty lite, apply).
- The day of the week \( \frac{1}{2} \text{fked (if week \( \frac{1}{2} \) penalty rates apply).
- Extra hours worked (if overtime to the training that it is the same to be sufficiently be suff

So how could you actually find the mich rates and conditions apply to various jobs, or for your own job? You've done his perore (in Year 11 CAE). So, discuss as a class.



Wage rates

- Research and compare the wage rates for an occupation you are interested in. Find out the hourly pay rate, casual loading and penalty loading that might apply.
- 2. Calculate the proportional **junior rates** for **different ages**.
- 3. If relevant for this occupation, estimate and/or calculate the proportional pay rates for an **apprentice** at 1st year, 2nd year, 3rd year and 4th year.

#### **Applied**

Check out Fair Work Ombudsman which has an online Pay Calculator tool called PACT. But you'll need to know some key information to use this correctly. Your teacher can help guide you through the PACT tool.

https://calculate.fairwork.gov.au



# 3.09 Income and Expenditure

#### **Expenses**

Well you all know it. Living your life costs money. And the lifestyle you might want to live can be really expensive. And at times, leading even just a basic life can be full of day-today, week-to-week, month-to-month and year-to-year expenses just to meet your needs.

For **personal** situations expenses might include mortgage repayments or rent, groceries, utilities, motor vehicle costs, bills, personal items, health and medical bills, education costs, entertainment and other outlays.

Expenses refer to the costs incurred in **business** such as wages, materials, utilities, stock, inputs, equipment and many other payments.

Sometimes expenses might simply be called **costs** or **outgoings**.

#### **Expenses and you**

Your most common and costly expenses at this stage of your life will be quite different from when you were 10-11 back in primary school.

As soon as next year - as a young adult - you will also find your pattern of expenditure will be different from now. And for those of you running a tor vehicle, you already know about the cost associated with that lifestyle freedom

And of course, when you are living independently, responsibility for a whole new range of adult

expenses.

And should we mention the expenses as being a parent sometime in the future whole new ballgame!

The diagram shows some of the categories for young people o school. How closely do ties match you



Image: dapor2560/ Depositphotos.com

# enses Now...

Snacks & treats

**Social outings** 

Phone & data

**Hobbies & interests** 

Clothing & footwear

Personal & beauty

**Motor vehicle** 



Sport & recreation

**Public transport fares** 

**Digital downloads** 

**Digital subscriptions** 

**Gifts & presents** 

**Electronic items** 

**Education expenses** 

Image: iofoto/ Depositphotos.com

# **Income and Expenditure 3.10**

**Expenses 3D** 

1. Without calculations, <b>rank</b> these 14 major <b>expense</b> items (and add 1 more) in order from 1, highest to 15, lowest, <b>for you</b> at this stage of your life.
□ clothing & footwear       □ gifts & presents       □ public transport fares         □ digital downloads       □ hobbies & interests       □ snacks & treats         □ digital subscriptions       □ motor vehicle       □ social outings         □ education expenses       □ personal & beauty       □ sport & recreation         □ electronic items       □ phone & data       □
2. Estimate and calculate how much your expenses are per week/or per 4 weeks in the top 10 categories. Calculate their proportions as a percentage.
1.
2. 4.
5.
7. <b>2 2 3 3 3 3 3 3 3 3 3 3</b>
9.
Applied extension
a. In your work folios, sing a computer, construct a properly-labelled pie chart to show the relative proportions for each expense category.
b. Think ahead to this time next year.
Estimate how much your expenses might be per week/or per 4 weeks, across 10 major categories. Calculate the proportions as a proportion.
c. In your work folios, or using a computer, construct a properly labelled pie chart to show the estimated relative proportions for each expense category.
d. Comment on why these two sets of figures are similar or different.
e. What might have to change in your life to cover these expenses?  f. Who actually pays for your expenses new? Is it you who covers the costs? Or is it
f. Who actually pays for your expenses now? Is it you who covers the costs? Or is it your parents, your siblings, or someone else? Why is that?
g. How might this change in the future? Will you bear responsibility for some, most, or all of your expenses then? Or will you need to get help?

# 3.11 Budgeting

# **Personal budgets**

Being able to create and manage a personal budget is an essential skill for your life, especially as you transition beyond school and into your adult lives!

It is vital that you manage your expenditure and minimise the use of credit; especially seemingly easy sources of credit such as buy-now pay-later, credit cards, 'payday' or instant loans, and interest-free purchase contracts. You also need to explore income sources such as wages and salaries, interest income and government benefits and assistance.

Additionally, you need to balance your expenditure with your income to manage your dayto-day financial obligations, to provide for longer-term spending requirements, to save for assets such as a car, and to save for your future.

# **Budgeting**

A budget is a financial management planning tool that lists all of your forecasted revenue and expenses over a period of time. A budget allows you to see if you expect to have more money coming in (surplus) or more money going out (deficit). A budget can help you plan your spending more responsibly and allow you to take I of your firances. Financial control is about striking a balance between your needs . necessiti (i.e. non-essential and luxury items).

When you are budgeting it is important to be a cocarate as post view by listing all of the expenditure items that you are likely to end b budget for 'other' expenses; some of these unknowns are

You need to prepare different budge. depe personal circumstances and your that your budget will be different by school, compared to when ; o m post-secondary educatic (2)

An important part of budgeting is to co forecasted amounts with the actual and າເຣ will help you how much variation has occurr plan more accurately in the f



#### Potential expenditure categories and income sources

# **Expenses** ⇒ mortgage or rent ⇒ home insurance ⇒ rates ⇒ electricity/gas $\Rightarrow$ water ⇒ repairs/

maintenance ⇒ car loan/interest insurance □ registration ⇒ service and tuning ⇒ maintenance/ repairs public transport

parking

- ⇒ fines and charges ⇒ sporting/club fees ⇒ health insurance
- ⇒ gym memberships ⇒ pharmacy, dental, physio, optical, vet
- ⇒ phone ⇒ internet ⇒ video/TV subscriptions ⇒ music purchases ⇒ cinema ⇒ entertainment ⇒ clubs □ groceries

⇒ toiletries, beauty

& health

- ⇒ household products ⇒ lunches and coffee ⇒ holidays ⇒ take-away,
- out ⇒ haircuts/grooming ⇒ clothing - work ⇒ shoes and
  - footwear □ union fees ⇒ computing ⇒ electrical ⇒ child-care ⇒ school and
  - education fees, books, etc. ⇒ books, magazines,

- subscriptions
- ⇒ gifts and presents
- ⇒ special treats
  - repayments ⇒ personal loan repayments
  - ⇒ others, others lots of others!

#### Income

- ⇒ wages & salaries ⇒ government benefits
- ⇒ business income (profit)
- ⇒ interest income
- ⇒ investment income

# **Budgeting 3.12**

#### Revenue

- As personal income, revenue might include wages, salaries, interest earned, dividends, gifts, government benefits and other monies coming in.
- Revenue can refer to business income from sales, fees, commissions, service provision and any other business income sources such as royalties or interest.
- Sometimes revenue might simply be called income or incomings.

#### **Expenses**

- ⇒ For personal situations expenses might include mortgage repayments or rent, groceries, utilities, motor vehicle costs, bills, personal items, entertainment and other outlays.
- Expenses can refer to the costs incurred by an enterprise such as wages, materials, utilities, stock, inputs, equipment and many other expenses.
- Sometimes expenses might simply be called costs or outgoings.

# Surplus or 50. %

- A surplus exists when anticipated revents are higher than anticipated expenses. A surplus can lead to saving
- A deficit exists when anticipated revenue. A deficit can lead to de t.

# Surplus or deficit? 3E

# Calculate the anticipa. O Judget resul (surplus or deficit) for each of these.

a. Revenue = \$475 Expenses = \$526 b. 1 v. /ue = \$87,000 c. c. ses = \$6,500 x 12 c. Revenue = \$1,500 + \$2,350 Expenses = \$1,000 + \$757 + \$2,134

- d. Curly expects to earn \$150/week for 20 weeks and \$300/week for 30 weeks. His expenses are likely to average \$225/week over the year.
- e. Mo runs a business that has average revenue of \$5,000 per month in autumn and winter but 20% more in spring and summer. Mo's expenses average \$950 per week.

# 3.13 Budgeting

# 3F My budget

- 1. Take a close look at the list of **expenditure categories** shown on p.58.
  - a. Identify **expense** categories that are part of **your spending patterns**. Show these below. **Add** other **expenses** not on the list that are **relevant** for **you**.
  - b. Estimate how much **you spend** on each of these **categories** either on a **weekly**, or a **monthly**, or an **annual** basis (this will depend on how often you actually pay for the item). Complete the table for each of these time periods. (Note: There is an average of 4.4 weeks for each of the 12 months of a year.)
  - a. Why do you think it is a **sensible** thing for **expenses** to be **multiplied** by **5 weeks**, rather than by 4 weeks, so as to equate to a month?
  - b. Include an 'other' category. How much should you allocate to this? Why so?

Personal Budget	per	week	ro	nth	year
Expenses		\$			\$
			x /	x ' _	
			4	10	
		0/4	X	x 12	
				x 12	
	. <	11		x 12	
	OP		χэ	x 12	
	OF		x 5	x 12	
		160	x 5	x 12	
	.0	2	x 5	x 12	
	ري		x 5	x 12	
	7		x 5	x 12	
			x 5	x 12	
			x 5	x 12	
			x 5	x 12	
			x 5	x 12	
other expenses			x 5	x 12	
Total			x 5	x 12	

2. Use the planner to forecast a **monthly budget** for **yourself** based on your current financial situation. You might have to convert some expenses from weeks into months. You will also need to include any **repayment obligations** that will fall due such as buy-now pay-later debts. Will you be in **surplus** or **deficit**?

# **Budgeting 3.14**

Cash Budget/Financial Planner												
Name:												
Situation: Date(s):												
Revenue items	\$ <b>W</b> Forecast	/1 \$ Actual	\$ V Forecast	/2 \$ Actual	\$ W Forecast	/3 \$ Actual		/ <b>4</b> \$	\$ V	/5 \$ Actual	Total \$	Total \$
Revenue totals:												
Expenditure items		/1 \$ Actual		/2 \$ Actual		/3 \$ Actual	\$ W Forecast	4 \$ Actual		/5 \$ Actual	Total \$	Total \$
						1						
									<b>.</b>			
								1	9			
				S	20	•	6	7				
			Q	7			YA	-				
				N		C						
	-	X	D		O							
	5,	C	JY,									
Q												
Other:		D.										
Expenditure totals												
Repayments Due	Forecast	/1 \$ Actual	\$ V Forecast	/2 \$ Actual	\$ <b>W</b> Forecast	/3 \$ Actual	\$ W Forecast	4 \$ Actual	\$ V Forecast	/5 \$ Actual	Total \$ Forecast	Total \$ Actual
			1	1						1		
Repayment totals:												
	Total Revenue  Total Expenditure			ive	Forecast:		Act	Actual:				
				ure	Forecast:		Act	Actual:				
	Total Repayments			nts	Forecast:			Act	Actual:			
	Budget Result			sult	Forecast:			Act	Actual:			

# 3.15 Managing Your Spending

#### **Credit**

Credit can be useful, but credit can be a trap: because credit = debt.

Increasingly, people are turning to credit to get the things they can't afford to buy right now. Many of their credit-based purchases are for luxuries or 'wants'.

One of the most shocking emerging socio-economic problems is the amount of debt being accumulated and carried by young people, including university and TAFE fees, personal loans for cars, credit card debt, mobile phone debt, 'interest-free loan' debt, 'payday' or instant loan debt, and of growing concern, 'buy-now pay-later' debt.

Credit is often advertised or sold as 'easy money'. Now you can get an instant or **payday loan** approved over the internet in just one hour. And many shoppers are turning to methods such as **AfterPay** and others, to buy-now and pay-later.

But never forget. The other side of credit is debt. And with debt comes interest and/or fees on that debt. And if you don't reduce your debt then you don't reduce the interest you have

to pay. And then you will also pay interest on interest. And then interest on interest on interest. And by then you're in so you're going to find yourself in big financial trouble.

So is credit easy money? Read on! There are six main types of personal credit finance available in Australia. You might have investigated these before, but now it is tip to apply your more advanced applied skills to better manage credit, and to avoid to a pitfalls associated with debt.



- People can take out 10 g-term credition ract called a mortgage, or it using loan in a house (and land).
- The term mortgage refers to correct of the lender to take possession of the property in the case of default. (Some problems and that the 'bank' still 'owns' their home unto the loan is paid off.)
- ⇒ Home loan mortgages are normally taken out over 25-30 years. Mortgages are a pretty good use of credit because the value of the house and land will usually go up in the long-term.
- ⇒ Borrowers actually gain utility (by living in the house) while building an investment from the value of the house (the land!) increasing.
- ⇒ Younger people often over-borrow, using a deposit that is too small, and buying houses that are too expensive for a first-home buyer.
- ⇒ They suffer mortgage stress and might default on their loan. Sometimes their 'house' is worth less than when they bought it, especially new house and land packages. So they end up in deeper financial trouble, with debt, and with no house.

#### 2. Personal loans

Image: kostsov/ iStockThinkstock

- People often use mid-term credit contracts such as personal loans.
- Personal loans are often used to pay for cars, household items, holidays, weddings and big-ticket items. The loan is repaid with regular repayments, including interest, over a period of perhaps 3-5 years.
- ⇒ However, it can be a mistake to use personal loans to buy luxuries that are consumed immediately such as holidays; and for devices, that date quickly. e.g. A holiday can = 2 weeks of enjoyment but paid for over 5 years!
- ➡ It is better to save up for a holiday! (We won't mention about borrowing to buy engagement rings!)

# 3. By-now pay-later

- This is one of the fastest-growing sources of 'credit' for consumers in Australia.
- ⇒ This 'pay in 4' type of credit is becoming the most easily accessible credit for young people
- Key providers include AfterPay, Zip Pay and others.
- ➡ Technically this is not a form of credit; it is an agreement to pay off an item over a number of instalments. i.e. 'buy-now pay-later'.
- ⇒ But you get to use the service, or take the item home straight away. But if you miss your repayments you pay fees!
- ⇒ Be very careful, as this can seem like 'easy' credit' but it adds up very fast!

Beware. This source of 'credit' is causing severe financial trouble for people aged 18-35 and for people on low incomes.

# **Managing Your Spending 3.16**

#### 4. Credit cards

- People use the flexible credit offered by credit cards to buy groceries, personal items, consumer items, entertainment and gifts. Credit cards can also be used to pay for emergencies such as car repairs and medical bills.
- ⇒ But this form of credit can come at a high price. Credit cards are handy as long as you pay off your debt before the interest-free period expires. Otherwise, you could be up for a BIG interest bill!
- Look ahead. If you can't afford to pay for an item within one month then you really must reconsider a credit cand to buy. Interest accrues quickly.

eware. If you are using credit cards to pay then you are already pliding into financial trouble. Seek nelp immediately.

mr 2 adapted from: ARudolf/

# 5. Interest-free pu a la se

- □ Interest-free purchase solds are offered by retailers to urchasers of household goods, electricals other big-ticket items.
- ⇒ Some offer finance periods n > to five years 'interest-free'
- The purchaser usually errors into a finance agreement with a third-party lender and/or receives a 'store credit card'.
- ➡ If the purchaser pays back the 'loan' within the interest-free period then no interest is charged. However, there are likely to be substantial fees.
- ⇒ However, if the 'loan' is not paid off within the specified time then the purchaser is usually up for very high interest charges.

Beware: The recommended minimum monthly repayment amount is not likely to pay off the purchase price within the specified time.

# 6. 'Payday' or instant loans

- This short-term form of credit is basically a cash advance.
- ⇒ Payday loans are usually from \$300 up to \$5,000+.
- ➡ There are government regulations that cap the fees and charges related to these types of loans, but they are still very high.
- Ads for these online and on TV make it seem fun and easy.
- Need money, just Wallett-Nimble it! But they don't talk about paying the loan back!
- ⇒ Some providers now offer up to \$25,000 instantly. That's a lot of pain ready to happen right there!

Beware: If you are considering this type of credit then the best advice is: DON'T. You are already experiencing financial difficulties.

Financial help is available free.

Cash advances are not!

# 3.17 Managing Your Spending

## **Money matters**

As you start to move into financial independence you will have to develop tools, strategies and even an action plan to manage your spending. Of course, a **budget** is a good way to help estimate your planned income and expenditure. But a budget is of little or no use if you don't actually stick to it.

When you start **working** you will earn an **income**. However, apart from working more hours (and getting overtime if applicable), or getting a higher-paid job (which will happen in time over the course of your career), you will find that you can't do much about your income level. That is basically in the hands of someone else.

However, your own **personal expenditure** is within your **locus of control**. You decide what to spend your money on. Your spending patterns are based on your own decision-making.

Of course, you know that moving out of home or buying a car are both very costly decisions. And these are decisions that are going to result in you having **financial obligations** week after week for the remainder of your days. Generally, these are financial obligations that must be met before any other spending. And that includes your own **discretionary** conding on social activities, treats or new clothing!

So what steps are you going to take to manage your money?

# Michaging vo c moi ey

#### Don't

- Don't use digital or plastic for all transactions. It makes it bords to deel track of your spending
- Don't overuse credit. Well be working to pay for what you have already spends
- Don't buy expensive items until you employment is secured. If you going to law off the loan for your car?
- Don't use 'payday' and instant loans. They have fees and costs that mean you are usually paying back almost twice what you borrowed.
- Don't borrow 'long' to buy 'short'. i.e. Using a personal loan or a rolling credit card for a holiday means that you could be paying for your 2-week suntan for 5 years or more.
- Don't buy things you don't need. Most people have too much of what they don't need. Ask yourself? "Do I need this and do I need the debt!"
- Don't gamble to win. Gambling is designed to make you lose. That's how the industry makes its profits - by you losing!

#### Do

Image: stockarch/ Depositphotos.com

- rrange direct debits for essential items, such as loan repayments and bills.
- Do use cash for things for yourself.
  When you run out of cash, you can't buy any more stuff.
- Do use credit sparingly and only if absolutely necessary.
- ✓ Do pay back your card, pay-later and other debts as soon as you can.
- Do always pay back more than your credit card minimum balance payment required.
- ✓ Do go without luxuries to pay off debt, this reduces interest, and means more luxuries for you a little bit later!
- Do save for expensive items.
- ✓ Do go without if you don't need something you can't afford. Who are you trying to impress or fool?
- ✓ Do get financial advice and help. It's often free from government and community agencies. Avoid financial advice from organisations trying to sell you a 'product', i.e. their advice.

# Managing Your Spending 3.18

# Me and money management 3G

1. For each of these **situations** outline honestly how **you handle these**, or how you are **likely to handle these** in the near future. **Add 2** more of your own.



2. Need to improve? In the final column, explain actions you can take to improve your financial management skills. Where could you get help and advice?

Situation	My situation	What can I do about this?
	my siloulion	What can't do about mis.
Using credit cards regularly.		
Paying bills by borrowing.		
Paying off credit card/ pay-later debt.		
Having job security and a steady income.		N
Buying things I don't need.		40.
Using taps & apps rather than cash.	PROLE	NA.
Buying online.	6/4/0	
Spending my pay before I have earned it.	RASKI	
Still paying off things no longer like, use or have.	, ifc,	
Borrowing for luxuries and things I don't need.	UB,	
Gambling!!!	<b>5</b>	
Having a budget.		
Accessing free and sound financial advice and support.		

#### **View**

Ever watched <u>Extreme Cheapskates</u>? If not, you're in for a real treat. Find some episodes online and discuss how these ultra-misers save money. Is there anything you can learn from their approaches?



# 3.19 Saving For The Future

#### Income and wealth

The most common form of income is from wages and salaries, but income also includes profits, interest, dividends and government benefits.

Wealth is different from income and is a measure of a person's assets or net worth. We build wealth by saving our income (i.e. spending less than we earn), or by using our income to buy assets that **appreciate** (go up or rise) in value. In Australia the main source of wealth is the family home, but there are other common sources as well.

- ⇒ The value of the family home.
- ⇒ Savings in the form of superannuation.
- □ Investments (savings) in banks and other financial institutions.
- ⇒ Holdings of shares, stocks and bonds.
- ⇒ Owning businesses.
- ⇒ Holiday homes and investment properties.
- ⇒ Holdings of collectibles such as art and antiques



Throughout life people use income to buy consumables and services, as well as various at let a but not all of these assets will contribute of the let all of these assets will contribute of the let all of these assets will contribute of the let all of these assets will contribute of the let all of these assets will contribute of the let all of these assets will contribute of the let all of these assets will contribute of the let all of th



To determine net wealth you would would would we the realisable value of these depreciable assets. The value of these assets is not the amount you paid for them, but rather the amount that you would get at auction for the if you have to sell them in a hurry. This 'realisable value' might be as little as the original purchase price for a fairly recent car in good condition, down to as the car in good condition.

#### Net wealth

Net wealth is a measure of a person's (or household's) overall financial position. To calculate net wealth you need to subtract any **liabilities** (money you owe) from the value of your assets in order to determine your net wealth.

It is interesting to note that some people and households even have negative wealth. This means that they owe more than they own; and unfortunately their assets are of little or no value!

#### Australia's wealthiest people (2024)

- 1. Gina Rinehart, \$29b, resources
- 2. Harry Triguboff, \$18.8b, property
- 3. Mike Cannon-Brooks, \$18.3b, tech
- 4. Scott Farquar, \$17.9b tech
- 5. Andrew Forrest (& family), \$16.1b, mining
- 6. Cliff Obrecht & Melanie Perkins, \$11.5b tech
- 7. Richard White, \$10.1B, tech
- 8. Anthony Pratt, \$8.7b, manufacturing
- 9. Bianca Rinehart & siblings, \$8b, resources
- 10. Frank Lowy, \$7.9b, property

What does \$1 billion look like? Try drawing it! Source: Forbes, Australia's 50 richest. Feb 2025



# **Saving For The Future 3.20**

# Saving

Saving refers to the financial situation whereby you spend less than you earn, and as a result you can accumulate this surplus in a savings account.

A bank (or financial institution) savings account pays you **interest** on your savings. You can consider this as a reward the bank gives you for putting your money with them. (In theory they have the opportunity lend this money out to someone else.) Banks and financial institutions offer different types of savings (or deposit) accounts, and the names of these will vary from institution to institution.

#### **Transaction accounts**

Transaction accounts are the main type of everyday banking accounts. These are the types of accounts that workers get their pay paid into. Wages and any government payments will also be credited to these types of accounts. Many customers are likely to find that the interest amount they earn is negligible; or perhaps even less than their account fees.

Transaction accounts are convenient for managing your day-to-day life. These accounts often have low, or no fees, for young people under 18 (1) some limits).

People use transaction types of accounts to:

- withdraw cash for day-to-day living
- ink up their digital wallets
- make EFTPOS, PayPass and PayWey Carcha
- make online and mobile payments; and
- to set up ongoing regular dire a desits to as for electricity bills.

#### **Beware:**

- (a) You will need to watch (a) for high action fees if you make too many transactions.
- A lot of little purchas is an add up very vaickly.
- So You will need to be careful of oxe chanding, especially using e-payment methods, as your bank balance can run dewn, ery quickly.
- You can be hit with large fe sor being overdrawn.
- On't expect much, if a merest on these accounts

#### Savings maximiser account

This type of account usually pays a higher rate of interest but in return is likely to place conditions or restrictions on the account holder. These conditions could include making regular monthly deposits above a certain level (e.g. \$1,000 per month) and maintaining minimum balance levels level (e.g. \$5,000), and/or not making any withdrawals. If these conditions are not met then the interest rate will revert to a nominal amount.



#### **Term deposit**

This type of savings account locks your money away for a period of time and will pay you a guaranteed amount based on a 'higher' interest rate. Many bank customers 'roll over' their term deposits every 6 months to increase their savings. Term deposits are a good way to enforce savings discipline because the account holder has limited access to their funds until the savings term is up.

# 3.21 Saving For The Future

#### Interest

**Simple interest** is calculated 'simply' by multiplying the deposit amount by the interest rate. If you invest \$1,000 at 10% interest for 10 years how much money will you have at the end of 10 years?

Who said \$2,000? i.e. \$1,000 (principal) plus 10 x \$100 interest? Are you sure?

It is important to note that interest is normally paid on a minimum daily, monthly (or period) balance and not on the day interest falls due. So savers are only likely to be paid interest that is calculated on the lowest amount held in their account over those 12 months, or the lowest amount in each month (if calculated monthly).

# **Compound interest**

Much has been said about the magic of compound interest. What have you heard?

When you invest money (this is called the principal) you earn interest on that investment. If you leave both the principal and the interest in the investment, you now have a higher principal. The amount has compounded. You will now earn interest on a higher amount. And so on. And so on. Compound interest

In reality, banks and financial institutions do not use the interest for savings deposits, nor for loans. Instead, they use compound interest.

**Compound interest** is interest that is paid on the initial amount apposited i.e. the **principal**; and it is also calculated on any **accumulate where** you have earned on this principal. So effectively you are earning interest on you into a terminal interest on your interest of the initial and in the initial and in the initial and initial

Compound interest is usually calculated and take on your principal amount each month. Then in the next month your principal will be a contained will be higher) due to that previous month's interest you eached so not you will earn interest on a higher amount without having to do anything and (except at take your money out!). Over time this can really benefit you.

You are in a unique position to start to the foundations of your future prosperity. A key to this is to make use of the 'mag's of compound interest - and the true magic of compound interest is time. The sooner you to then the bigger your savings will be. And if you do add to your principal, such as with perannuation, then over time your nest egg really builds up!

# **S**:

#### **Compound interest**

Year 1: \$1,000 + 10% interest = \$1,100	Year 6: \$1,602 + 10% interest = \$1,771
Year 2: \$1,100 + 10% interest = \$1,210	Year 7: \$1,771 + 10% interest = \$1,948
Year 3: \$1,210 + 10% interest = \$1,331	Year 8: \$1,948 + 10% interest = \$2,144
Year 4: \$1,331 + 10% interest = \$1,464	Year 9: \$2,144 + 10% interest = \$2,358
Year 5: \$1,464 + 10% interest = \$1,602	Year 10: \$2,358 + 10% interest = \$2,594

So the compounded (annually) amount of \$2,594 is much higher than the simple interest amount of \$2,000; and the more years you leave the investment, the more it will grow and grow and grow!

Did you know that if you leave this original principal of \$1,000 in for another 10 years it will compound to \$6,727? If you leave it in for another 10 years it will compound to \$17,449. Remember this is still that same \$1,000 and you haven't added any money to it! But that's assuming a 10% (very high) interest rate.

# Saving For The Future 3.22

#### Superannuation

Under law, **employers** are required to **contribute** at least 12% (as at 2025/26) of an employee's ordinary time earnings as superannuation. Workers can choose to nominate their own superannuation fund.

This superannuation guarantee contribution applies to full-time, part-time and casual employees, for all employees aged 18+, and also for employees under 18 working 30+ hours/week. Contractors that are engaged mainly for their labour are also considered employees for superannuation guarantee (SG) purposes.

Some employers offer higher superannuation as part of their employment conditions, which encourages workers to be loyal to that organisation. This can really build up over the long term. Employees can also elect to put some of their own income into their superannuation fund.

Image: dimdim Depositphotos

- 1. What is the **relationship** between **com** erest, futu 🔞 vings and superannuation.
- 2. Go to the Australian Government's of try some of these calculators (add 1 more) se on realistic amounts. What did you find out? Report back ://moneysmart.gov.au

Savings goal calcu Superannuation calculator

Personal loan 'Payday' loan calculator

Credit card calculator

# 3.23 Graduated Assessment 3

# GA3 Personal Financial Management

- Personal management



For this graduated assessment task, you are required to complete a range of tasks related to your own personal financial management. Start with these below; and your teacher might assign others based on your own personal applied situation.

It might also be better to work in pairs, because when it comes to personal financial management, 'two heads might be better than one'.

#### **Tasks**

1. In your work folios, complete this table related to your own **personal financial management**. Use the table headings as prompts. Draft some ideas below.

Action	Why is this imporant to me?	Strategies/ actions I could use.	Digital & other resources/tools I could use.	Help and advice I could access.
1. Setting financial goals			EN C	<b>k</b>
2. Tracking income and spending		PRE	EHAR	
3. Budgeting	QR.P.	SAMO		
4. Saving and investing		PIFC		
5. Planning for the unexpected	50			
6. Seeking assistance				

- 2. Create and present a list of top **10 personal financial management tips for young people** in your situation.
- 3. When it comes to **finances**, what should **young people avoid!** Why is that?

$\sim$ 1						
()ther	tack	intor	mation.	KAV.	natec	Atc.

# **Labour Market**

4

4.01	Labour Market72	4.19	Growth Opportunities90
4.05	Occupations76	4.25	Skills Shortages96
4.09	Industry Employment80	4.29	Labour Market Trends 100
4.13	Industry trends84	4.35	Assessment Task 1b 106

Activi	ties 4: Labour Market	p.	Due date Done	Comment
4A	Labour market	73		
4B	Labour force	75		
4C	Occupation categories	77		
4D	Occupational summary	78- 79		
4E	Australian industries	81		,G*
4F	Industry employment	83		
4G	Structural and cyclical factors	S.	<b>BYOS</b>	
4H	Industry employment tracks	86		
41	Other employmer (1) ors			
<b>4</b> J	Organic growth	91		
4K	Emerging industries	93		
4L	Let's go green	95		
4M	Skills shortages	98- 99		
4N	Labour market trends	101 103		
40	Local industry trends	105		
AT1b	Labour Market Trends - Response	106		
Comi	ments:			

#### 4.01 Labour Market

#### The labour market

A market is any physical, online or virtual place where buyers and sellers exchange items of value. We have supermarkets, the housing market, the sharemarket - and even the second-hand market for collectible Teenage Mutant Ninja Turtle action figures.

The **Australian labour market** operates on the same principles as any other market.

The **demand** for, and **supply** of labour, is governed by the **scarcity** of the **skills** offered (supplied) by **job-seekers**, combined with the demand for those particular skills by potential **employers**.

This means, that in theory, employees with well-developed **skills-sets** are more likely to be in demand by employers.

These in-demand job-seekers are also more likely to earn higher incomes, and less likely to experience long periods of unemployment.

In other words, employers will try to look for and reward it ver-skilled, i.e. 'more valuable', employees.

And alternatively - well you know the drill!

Lower-skilled workers may experience reduce centand for their wour

This is because there is an over-supply of the way and so we have the way the way and the way the way

And this is an ongoing problem for **converge**, volove such as **younger job-seekers**, who naturally have less to affer all supply when they are just starting out in their career.

They are also likely to be parties and lay have trouble finding and keeping work. Now that's a problem we valit you to avoid!

The Australian labour force includes

all those people working - i.e. and yed (which is measured by total full-time, part-time and casual employment levels including owner/operates alf-employed and contractors); as well as

⇒ all those people willing and able to work who are actively seeking work (which is measured by

total unemployment).



**JOBS** 

Image: Vladgrin/

Too many lower-skilled applicants competing for too few entry-level jobs is a common problem facing younger job-seekers.

### **Labour Market 4.02**

# **Labour Market Jobs Employers Employees** Career **Demand** Supply Income Labour **Skills Experience Training** Location **Economy** Image: adapted from sangoiri/ Depositphotos.com ciated with t This diagram shows some of the key term As you read each of these, reflect on by relate to 'value', in the content over labour re your potential

	Labour market	4
1. Match the most appropriate terms I mm (72) to their meaning.		
a. The demand and copy for their skills.		
b. The different q. 1) ies and abi' des offered by workers.		
c. People looking for work.		
d. People who are work()		
e. Organisations (an Gople) that employ workers.		
f. Total amount of people employed and actively seeking work.		
2. Write a paragraph about the world of work using 5 of the terms Market diagram above. Also, find or create an image about the I		

### 4.03 Labour Market

#### The labour force

The **labour force** consists of all those people who are **employed**, plus all the people who are officially counted as being **unemployed**. So these measures can indicate the strength of the economy; i.e. through rising employment and falling unemployment.

However, **discouraged job-seekers** can understate unemployment figures as these people do not show up in the labour force.



not to work

#### **Labour Market 4.04**

#### **Employment**

Employment numbers are based on the resident civilian population aged 15 years and over.

People are considered to be officially employed if they provide at least one hour of their labour in return for:

- ⇒ a wage or salary, or
- a commission or other form of payment, or
- payment-in-kind such as board, free rent, or goods and services in return for their labour.

People are also employed if they are self-employed and own and/ or operate a business (owner-operator).

Paid workers who work for charities are also employed.

But unpaid volunteers are not officially counted as employed even though they are 'working'.

Both paid and unpaid family members working in a family business are classified as emplements.

In Australia, as at Februar, 12, 14.51 million people with a ployed (full-time represented \$\)%). (Source: ABS 6202.0)

#### Unemployment

People are only counted as being officially unemployed if they are **actively seeking** work.

According to the ABS, the official definition of unemployment requires:

- someone to be aged 15+, and who was not employed during the reference week to:
  - have actively looked for work during the previous four weeks,
  - ✓ and be available to start work in the reference week if a job is available.

It is important to understand that many people who are 'not employed' are not necessarily unemployed.

These rous include retices, aged people, invak (Seeple, non-work (

lso, y u nould note that qualification for percents and assistance from Centrelink is telephote to the statistical measurement of apployment and unemployment figures.

In Australia, as at February 2025, 613,900 people were officially unemployed, i.e. actively seeking work. The unemployment rate was 4.0%. (Source: ABS 6202.0)

# Labour force 4B

1. Who comprises the Australian labour force. How many people is this, currently	?							
2. What is your role now, and how might this change in the near future?								
	J							

### 4.05 Occupations

### **Occupations**

So what do you want to 'be'?

Butcher, baker, barista or boilermaker? Nurse or nurseryperson - arborist or zookeeper? How about a hairdresser or handyperson, tattooist or train driver, dental nurse or disability support worker? What about a sparky, a chippy, a brickie, a garbo, a muso or a postie?

Did you know that in the Australian labour market there are almost 1,000 specific

occupational classifications according to **ANZSCO**, the *Australian and New Zealand Standard Classification of Occupations*?

Now that's a lot of potential career pathways options there. And the world of work is evolving, with new types of occupations emerging all the time.

About 25% of all jobs in Australia are in the top 15 occupational classifications. And the top 50 jobs in Australia account for about 50% of all employment opportunities.



So what are you interested in?

Image: Hedgel:

# 21 Brown School Categories

**Accounting, Banking and Financial Services** 

Agriculture, Animal and Horticulture

Education and Training

**Executive and General Management** 

Hospitality, Food Services and Tourism

Manufacturing

Sales, Retail, Wholesale and Real Estate

Ministration and

Automotive, Transport and Logistics

Electrical and Electronics

Government, Defence and Protective Services

Information & Communication Technology

> Mining and Energy

Science

Advertising, Public Relations, Media & Arts

Construction,
Architecture and Design

**Engineers and Engineering Trades** 

Health and Community Services

Legal and Insurance

Personal Services

**Sports and Recreation** 

### Occupations 4.06

## Occupation categories 40

Occupations in Australia are grouped into 21 broad categories (see p.76).

1. Choose **3 occupational categories** that you are most **interested** in and list some **occupations** that you think might be **available** in this category.

i. iii. iii.

2. How well do you know your classmates? **Predict** the **occupational categories** that each of your **classmates** might be **interested** n. List some **jobs** that might **suit their career** pathways aspirations.

Accounting, Banking and Financial Services	Administration and Unitari Resource	Ad er ng, Public Relations, Media & Arts
Agriculture, Animal and Horticulture	Aut (1) liv, Transpolvar (1) Log (1) is	Construction, Architecture and Design
Education and Training	Flet Say Elconics	Engineers and Engineering Trades
Executive and General Management	ernment, Defence and votective Services	Health and Community Services
Hospitality, Food Services Tourism	Information & Communication Technology	Legal and Insurance
Manufacturing	Mining and Energy	Personal Services
Sales, Retail, Wholesale and Real Estate	Science	Sports and Recreation

- 3. Discuss the **predictions** as a class. Are there any **patterns**? Why so/why not?
- 4. If **someone** is **surprised** by the predictions, **discuss** with them why you think **they** might be **suited** to this category.
- 5. What about **you**, were your **classmates accurate**? Why/why not?

### 4.07 Occupations

#### Top occupations in Australia

100 00000
As at Aug. 2022, the largest occupations were
1. General Sales Assistants 595,400
2. General Clerks296,600
3. Registered Nurses294,000
4. Aged and Disabled Carers274,000
5. Retail Managers213,400
6. Truck Drivers212,100
7. Accountants206,600
8. Receptionists
9. Electricians186,200
10. Storepersons169,800
11. Adv, PR & Sales Managers162,100
12. Software & App Program's158,800
13. Primary School Teachers157,100
14. Waiters 151,200
15. Kitchenhands146,600
16. Commercial Cleaners142,800
17. Secondary School Teachers 140,700
18. Office Managers140,100
19. Child-carers
20. Checkout operators/Cashiers 131,800
Source: ABS, Labour Force, Detailed, National Skills Commission seasonally adjusted August 2022.

As	at May 2024, the largest occup	ations were:
1.	Sales Assistants - General	550,200
2.	Registered Nurses	342,800
3.	Aged and Disabled Carers	332,500
4.	General Clerks	297,000
5.	Retail Managers	242,000
6.	Accountants	201,100
7.	Receptionists	189,200
8.	Electricians	185,500
9.	Truck Drivers	180,800
10.	Software & App Program's	176,500
11.	Adv, PR & Sales Managers	171,900
12.	Child-carers	171,100
13.	Storepersons	169,200
	Primary School Teachers	
15.	Kitchenhands	148,900
16.	Commercial Cleaners	148,200
	Carpenters and Joiners	
18.	Second School Teachers	139,500
19.	Of Cananagers	132,800
20,	Of Constitution of the Con	131,900
الناح	ALV, Detailed Labour F. Ye Ley (Table anded by Jobs and State and Labour I	EQ08), May 2024,
2late	nded by Jobs and Sand Salia, Labour I Supations pages. From: Jobana Skills Atlas	Market Insights,
	pations bages, 1100. Societia Attus	

### 8 Occupation Nass Year on Y

These are the most common occupation for who of the 8 poes of worker classifications.

#### 1. Managers

- ⇒ Retail managers
- Advertising, PR & sales managers
- ⇒ Construction manage
- ⇒ Livestock farmers
- ⇒ Human resource managers

#### 2. Professionals

- ⇒ Registered nurses
- ⇒ Accountants
- ⇒ Primary teachers
- ⇒ Software & applications programmers
- ⇒ Secondary teachers

# 3. Technicians & trades workers

- ⇒ Electricians
- ⇒ Metal fitters & machinists
- ⇒ Carpenters & joiners
- ⇒ Plumbers
- Structural steel & welding workers

### Zon. nur 🤄 📐 personai

- aged Va.sz' va carer
- ⇒ Education ides
- ⇒ Waite
- ⇒ Ba Xendants & baristas

# Cle cal & administrative

- General clerks
- Receptionists
- ⇒ Accounting clerks
- Contract, program & project administrators
- → Office managers

#### 6. Sales workers

- ⇒ General sales assistants
- Checkout operators & office cashiers
- ⇒ Real estate sales agents

Image: Seamartini

depositphotos.com

- ⇒ Sales representatives
- ⇒ Retail supervisors

# 7. Machinery operators & drivers

- ⇒ Truck drivers
- Storepersons
- Delivery drivers
- ⇒ Forklift drivers
- ⇒ Drillers, miners & shot firers

#### 8. Labourers

- ⇒ Commercial Cleaners
- ⇒ Kitchenhands
- ⇒ Building & plumbing labourers
- ⇒ Shelf fillers
- ⇒ Packers



# 4D Occupational summary

Choose an **occupation you** are **interested** in pursuing for your career pathway. Check out these sites and complete the **occupational summary** on p.79.

# Occupations 4.08

https://www.jobsandskills.gov.au/data/occupation-and-industry-profil https://myfuture.edu.au/	es or Q
Correct Occupation Title (& any alternative names):	
⇒	
Summary Description:	Use 'Jobs andSkills.
⇒	gov.au' to find out this
	data info.
5 Main Tasks:	Total Employment
⇒	Linploymeni
⇒	
⇒	When?
~	Employment Growth (5 yrs)
⇒	
	To When?
Specialisations (if applicable):	Unemployment
⇒	Rate
	Year?
Personal Requirements:	Weekly Earnings
	Year?
\$ 5'X'	Projected Job Growth
0, 6,	Growth
	To when?
Related Occupations:	% Full-time
⇒	)
Education & Training Required:	When? Main Industry
⇒	
⇒	
Course Entry Requirements:	When?
⇒	Average Age
Employment Opportunities:	
⇨	
Additional Information:	When?
⇒	% Male/Female
Contacts (for your state):	
⇒	When?
	үүпепе

### 4.09 Industry Employment

#### What is an industry?

When you look around the commercial world, all those different workplaces belong to particular industries.

We can say that an **industry** is a group of work settings, businesses or organisations that are involved in the production of the same or similar goods or services.

This means that different organisations within the same industry are likely to share similar characteristics.



Peter M. Fisher/Fuse/Thinkstock

### For example:

- businesses such as shops belong to the Retail Trade industry
- ⇒ factories that make goods usually belong to the Manufacturing industry
- government departments and other agencies such as A Police Force belong to the Public Administration and Safety industry
- social and community service organisations incl chools (E on and Training industry), hospitals (Health Care and Socia



#### **Industry names**

In Australia, industries are groupe ding to 19 divisional classifications as part of ANZSIC 2006. ANZS ssifications for industry sectors and industry sub-sectors.

sed in workplaces, or by employees, or even

by their bosses or business owners the self-self industry names done aways clearly communicate the types of specific sub-sectors (and associated organions) within that industry.

Sure mining, retail trade and was sale trade are pretty clear. But what about Professional, Scientific and Technical Serves, Arts and Recreation Services, or even Other Services?

It is important to know these correct names, because vocational training is created and organised according to these divisional classifications. And this is where you find out about industryspecific skills. Also, all official statistics are compiled and communicated using these classifications.

But your boss might use a different **informal name** for their industry, such as hospitality; or focus on a specific industry subsector, such as the retail sporting goods industry.

So, your teacher will help you to work out what are the best and most suitable names for you to use for your industries of interest.

> So which industry do I belong to? Is it the Accommodation and Food Services industry, the restaurant industry or the hospitality industry? I just tell my friends that I work for a take-away joint!



## **Industry Employment 4.10**

### Australian industries 4

The **first column** lists the official 19 **ANZSIC** industry divisions. The **middle column** lists some of the main **industry sectors and sub-sectors**, as well as some commonly used **informal** industry names. These might be the names you use for your industries. **Highlight** any you are **interested** in. Give an **example** for each industry.

ANZSIC Industry	Common other names (sub-sectors)	Example(s)
Accommodation & Food Services	Hotel, tourism, hospitality, restaurant, pub, cafe, takeaway food.	
Administrative & Support Services	Travel agency, cleaning, pest control, gardening, employment services.	
Agriculture, Forestry & Fishing	Farming (& types e.g. dairy, beef, crop), logging, fishing, nursery.	
Arts & Recreation Services	Sporting (& types), music, creative arts, performing arts, music, danger racing.	
Construction	By types e.g. building, receival, non-residential, civil, in the cion.	C
Education & Training	By types e.g. early his hood, prima secondary is F university.	
Electricity, Gas, Water & Waste Services	By types e.g. water solar, wind, was collected from the solar,	
Financial & Insurance Services	Banking, asural . Supera	
Health Care & Social Assistance	Ho and my acal so vices, aged-care, smild so e, a sability, pathology.	
Information, Media Telecommunications	Media, pub shing, newspaper, broad- casting recommunications, ISP.	
Manufacturing	By types 3. food, beverage, industrial, uning, paper, chemicals.	
Mining	exploration.	
Other Services	Auto repair, personal care, hairdressing, beauty, funeral, charities.	
Professional, Scientific & Technical Services	Architectural, engineering, legal, ICT, accounting, veterinary, advertising.	
Public Administration & Safety	Emergency services, police, ambulance, fire, public sector, justice, defence.	
Rental, Hiring & Real Estate Services	Real estate, car hire, industrial hire, property rental.	
Retail Trade	By types e.g. supermarket, clothing, hardware, pharmacy, speciality, liquor.	
Transport, Postal & Warehousing	Transport, trucking, freight, rail, public transport, airline, courier, postal.	
Wholesale Trade	By types e.g. grocery, furniture, vehicle, agricultural, industrial, pharmaceutical.	

### 4.11 Industry Employment

### **Industry employment**

Australian industry consists of more than 2.3 million enterprises - large, medium, small and micro; government and private; profit-oriented and not-for-profit.

All industries offer employment opportunities, at all levels, even entry-level job opportunities. However, employment in some industries is growing strongly, whereas others are recording low to moderate employment growth. And of course, some industries are experiencing a decline in overall employment.

Sometimes this **growth** and **decline** is centred around specific **industry sub-sectors**, rather than the broad industry as a whole. Sometimes this growth and decline might impact more in certain **geographical** and **regional** locations. So it's not easy to pinpoint where industry growth is occurring from the big picture statistical measures.

All industries face **pressures**, and firms in certain industries are under more pressure than others. We can classify these pressures as being either **cyclical factors**, or **structural factors**. And just to make things even more tricky, in some cases industry employment growth and decline might be due to a combination of both voclical and structural pressures.



It is important to realise that specific of conditions don't just occur in one industry only.

Of course, some occupations are conclikely to occur in only one industry classification due to the nature of the work. For example, Police officers work in the Public Administration and Safety Industry. Postal workers work in the Transport, Postal and Warehousing Industry. Hairdressers and barbers work in the Other Services Industry.

However, some occupations may be required in a range of industries (and sub-sectors). For example, most electricians naturally work in the Construction Industry (64%)<sup>1</sup>. But some electricians might instead be employed by enterprises in the Manufacturing Industry (8%)<sup>1</sup>.

A storeperson might be employed in the Wholesale trade industry (20%)<sup>1</sup> or in the Retail Trade industry (26%)<sup>1</sup>. And we might see chefs employed mainly in accommodation and food services (85%)<sup>1</sup>, but also in health care and social assistance (5%)<sup>1</sup>, and a small but growing proportion in manufacturing (2%)<sup>1</sup>. Why would that be?

Source: www.joboutlook.gov.au, based on ABS Census 2016

So when you are investigating the most likely industries that you might work in, it is important to think of the nature of the **work tasks** and **work roles** being performed.

You also need to consider the **characteristics** of the workplace, as well as the **work environment**, that a worker operates within.

And you need to factor in the **nature** and **goals** of the **enterprise** that employs the worker.

### **Industry Employment 4.12**

Australian Industry data November - 2024	Employed	Workforce Share (%)	Female Share (%)	Part-time Share (%)	Median Weekly Earnings	Median Age
Agriculture, Forestry and Fishing	309,400	2.1	32	29	\$1,372	51
Mining	314,800	2.2	21	5	\$2,649	41
Manufacturing	891,700	6.1	29	16	\$1,531	42
Electricity, Gas, Water and Waste Services	194,500	1.3	27	11	\$1,947	42
Construction	1,359,600	9.4	14	15	\$1,598	37
Wholesale Trade	367,500	2.5	34	17	\$1,610	45
Retail Trade	1,352,000	9.3	55	51	\$1,334	33
Accommodation and Food Services	965,900	6.7	53	61	\$1,300	25
Transport, Postal and Warehousing	741,500	5.1	22	22	\$1,711	43
Information, Media and Telecommunications	185,600	1.3	41	20	\$1,815	40
Financial and Insurance Services	541,200	3.7	50	13	\$1,900	40
Rental, Hiring and Real Estate Services	244,000	1.7	48	23	\$1,578	41
Professional, Scientific and Technical Services	1,311,900	9	43	19	\$2,000	40
Administrative and Support Services	431,900	3	52	41	\$1,578	41
Public Administration and Safety	965,900	6.7	50	16	\$1,860	43
Education and Training	1,246,100	8.6	<b>V</b> 1	39	\$1,900	42
Health Care and Social Assistance	2,266,700	15.6	14	44	\$1,620	40
Arts and Recreation Services	267,600	1.8	50	46	\$1,641	33
Other Services	542,400	₽	44	, E	\$1,500	40
Totals	14,500,200			4	\$1,700	

Source: Jobs and Skills Australia: Industry data - November 20.4 (\*) or AG, Labout 5900 (urvey, Detailed, November 2024, four-quarter average data & ABS, Characteristics of Em, Someric, A. Valio, Avaus 324 & ABS, Labour Force Survey, November 2024, Jobs and Skills Australia (JSA) trend 32.

# **Industry employment** 4F

1. Use www.jobsandskills.cov.xu/(stalocs(pa) on-and-industry-profiles to find out the top 3 employing ridu drive for these occupations. Choose 3 more of your own. Make sure variable the transtry, the %, as well as the date and source of the statistic. Discuss the fix dings as a class.

- Courte of the Statis VSI D	iseass in a unigo de d'elaser	
Chef/cook	imercial cleaner	Registered nurse
Sales assistant	Truck driver	Dancer

2. In your work folios, write 10 key **statistics** from the table: <u>Australian Industry</u> <u>data November - 2024</u> as clear points of information. *e.g. As at Nov. 2024, the Information, Media and Telecommunications industry had the least employees,* 185,600, representing just a 1.3% share of the Australian workforce.

### 4.13 Industry Trends

### **Industry trends**

There are various employment patterns throughout Australian industries brought about by **structural factors** and **cyclical factors**.

For the 5 years from November 2019 to November 2024, there were approximately 1.69m new jobs created in Australia. 16 industries experienced an overall increase in employment. 3 industries: Wholesale Trade (-2.9%), Agriculture, Forestry And Fishing (-6.6%), and Information, Media and Telecommunications (-7.8 %) recorded an overall decrease in employment.

It is important to note that of all the new jobs created, almost than 64% of these were in just 4 industries: Health Care and Social Assistance (+535,300), Professional, Scientific and Technical Services (+183,600), Construction (+181,400), and Education and Training (+178,100).<sup>1</sup>

Source: Jobs and Skills Australia: Industry data - November 2024 from ABS, Labour Force Survey, November 2024, Jobs and Skills Australia (JSA) trend data.

#### Structural factors

**Structural change** is broad and ongoing. Structural change impacts on the nature of industries themselves, and on how work operations are usertaken within industry subsectors and within individual organisations.

Structural change can involve **changes in technology**; different **job es** and descriptions, changes in **domestic** and **global markets**, changes in **governology** equilibrium equilations and support, evolving **consumer preferences**; and have consumer by the changes in technology.

Structural changes to work and the eccomy have seen consistent ongoing employment growth in areas such as health-case social assistance, education, training, assistance, and professional and tech only every social many professional and tech only every social and t

These structural changes to be resulted it ongoing decline in manufacturing inductors employment, lower-skilled labourers, so cell as lower-level data and administration or roles.



Image: gemphotography/ depositphotos.com uctural factors: Find out... Are firms within the industry facing significant structural change due to: new technologies environmental government sustainability policies, funding and automation legislation ☐ 'green' technologies outsourcing other structural ☐ changes in consumer □ relocating overseas factors? patterns digital innovation overseas competition digital disruption ☐ Which types of workers are losing their jobs? ☐ Are the job prospects full-time and long-term? ☐ Are there new opportunities being created in Australian Apprenticeships? ☐ Is the industry facing increasing digital disruption (e.g. media)? ☐ Is the industry or sub-sector, a 'dying' industry (e.g. coal)? ☐ Is the industry or sub-sector, an 'emerging' industry (e.g. renewables)?

## **Industry Trends 4.14**

#### **Cyclical factors**

**Cyclical changes** (economic growth and decline) have resulted in swings in construction, tourism and mining.

In addition, business closures and job losses had occurred due to the impact of the COVID-19 pandemic on the world of work. Female and young workers in insecure jobs were particularly hardest hit during the acute phases of the pandemic.

But strong growth returned from mid-2021 and well into 2022, with significant labour shortages happening in many industries. "The labour force needs you - right now!"

By 2024 the labour market had stabilised, although some industries, such as hospitality - especially in tourism and regional areas - still struggled to attract staff.

So how is the economy doing now and what industries are benefiting most from that?



### Cyclical factors: Fir John...

- ☐ Is the industry heavily influenced by cyclical factors (e.g. economic wowth) such as with mining and construction?
  - Cyclical factors create opportunities by neededs.
  - But cyclical factors can lead to incompany shripka. Lenn redundancies in periods of lower activity.
  - ⇒ Cyclical growth often leads \$ 5 orters was skills 5.5 ortages.
- ☐ Are the job prospects full-time and in the term
- ☐ Are there new opporturities being of ateom Australian Apprenticeships?
- ☐ Which types of work the first to loss their jobs during a downturn?
- As an employee, is it after to wait it out or jump ship?

# Structural and cyclical factors 46

Break into small groups, ascuss these questions and make notes. Report back to the class.



- 1. How can cyclical factors impact on employment? Give a recent example.
- 2. What can cause cyclical factors to occur?
- 3. Are cyclical factors, good, or bad, for employment opportunities? Explain carefully.
- 4. How could you use a **knowledge** of key **cyclical factors** impacting on the world of work to **your advantage**?

- 5. How do **structural factors impact** on employment? Give a recent **example**.
- 6. What can **cause structural factors** to occur?
- 7. Are **structural factors**, **good**, or **bad**, for **employment** opportunities? Explain carefully.
- 8. How could you use a **knowledge** of key **structural factors** impacting on the world of work to **your advantage**?

## 4.15 Industry Trends

Australia: Industry Employment 2004-2024 (Nov)	Nov 2004	Share %	Nov 2009	Share %	Nov 2014	Share %	Nov 2019	Share %	Nov 2024	Share %
Agriculture, Forestry and Fishing	357,800	3.7	343,500	3.2	311,900	2.7	331,300	2.6	309,400	2.1
Mining	107,200	1.1	184,100	1.7	242,500	2.1	266,900	2.1	314,800	2.2
Manufacturing	1,037,200	10.7	992,800	9.1	913,800	7.9	886,600	6.9	891,700	6.1
Electricity, Gas, Water and Waste Services	94,700	1.0	132,900	1.2	144,500	1.2	150,000	1.2	194,500	1.3
Construction	811,100	8.4	980,600	9.0	1,030,100	8.9	1,178,200	9.2	1,359,600	9.4
Wholesale Trade	375,100	3.9	408,900	3.8	388,500	3.3	378,600	3.0	367,500	2.5
Retail Trade	1,129,500	11.7	1,183,700	10.9	1,231,400	10.6	1,247,600	9.7	1,352,000	9.3
Accommodation and Food Services	672,400	7.0	736,700	6.8	811,500	7.0	911,200	7.1	965,900	6.7
Transport, Postal and Warehousing	489,000	5.1	576,500	5.3	597,300	5.1	655,500	5.1	741,500	5.1
Information, Media and Telecommunications	230,100	2.4	220,900	2.0	209,300	1.8	201,300	1.6	185,600	1.3
Financial and Insurance Services	355,200	3.7	400,000	3.7	409,100	3.5	455,300	3.6	541,200	3.7
Rental, Hiring and Real Estate Services	177,400	1.8	193,600	1.8	209,200	1.8	211,400	1.6	244,000	1.7
Professional, Scientific and Technical Services	644,200	6.7	816,500	7.5	953.3 0	8.2	1,128,300	8.8	1,311,900	9.0
Administrative and Support Services	344,600	3.6	366,600	3.4	46. 70	3.5	424, 🗸	3.3	431,900	3.0
Public Administration and Safety	600,000	6.2	675,800	6.	2,700	6.3	<b>450</b>	6.6	965,900	6.7
Education and Training	703,600	7.3	821,80		909,800	7.8	3,000	8.3	1,246,100	8.6
Health Care and Social Assistance	964,100	10.0	1,1/4 10	2.0	4.15,600	D	1,731,400	13.5	2,266,700	15.6
Arts and Recreation Services	162,000	1.7	8,20	i.	21; V	1.3	239,700	1.9	267,600	1.8
Other Services	412,200	X	446, 30	(.1	80,786	4.1	505,300	3.9	542,400	3.7
Totals	9,667,400	· /3%	10,8.	10/	1,612,000	100%	12,813,900	100	14,500,200	

Source (above): Jobs and Skills Australia: In Source (above): Jobs and Skills Australia (JSA) trend data . Jobs and Skills Australia (JSA) trend data .

# 4H Industry employment crends

1. Rank the **industries** in term of heir **20 year employment growth**. Discuss how this might this **influence** ve in ruture career pathway choices?

Industry, employment &	Industry, employment & %	Industry, employment & %
1.	2.	3.
4.	5.	6.
7.	8.	9.
10.	11.	12.
13.	14.	15.
16.	17.	18.
19.		

1 Year 1 Year % 5 Year 5 Year % 20 Year

### **Industry Trends 4.16**

2004-2024 (Nov.)	Growth	Growth	Growth	Growth	Growth	% Growth
Agriculture, Forestry and Fishing	0	0.0	-21,900	-6.6	-48,400	-14
Mining	4,700	1.5	47,900	17.9	207,600	194
Manufacturing	-16,400	-1.8	5,100	0.6	-145,500	-14
Electricity, Gas, Water and Waste Services	14,400	8.0	44,500	29.7	99,800	106
Construction	31,700	2.4	181,400	15.4	548,400	68
Wholesale Trade	-1,700	-0.5	-11,100	-2.9	-7,600	-2
Retail Trade	25,200	1.9	104,400	8.4	222,500	20
Accommodation and Food Services	42,700	4.6	54,700	6.0	293,500	44
Transport, Postal and Warehousing	14,500	2.0	86,000	13.1	252,500	52
Information, Media and Telecommunications	-2,300	-1.2	-15,700	-7.8	-44,400	-19
Financial and Insurance Services	-7,800	-1.4	85,900	18.9	186,100	52
Rental, Hiring and Real Estate Services	14,100	6.1	32,600	15.4	66,600	38
Professional, Scientific and Technical Services	-7,200	-0.5	183,600	16.3	667,700	104
Administrative and Support Services	3,000	0.7	7,500	B	87,300	25
Public Administration and Safety	34,600	3.7	123,0	14.	365,900	1
Education and Training	54,900	4.6	/ 8 <sub>1</sub> 1.	16.7	542,5	

70,200

**Australia: Industry Employment** 

**Health Care and Social Assistance** 

Arts and Recreation Services

Other Services

Totals 30

Source: Jobs and Skills Australia: Industry data - November 2024 from ABS, Labour Force Survey, November 2024, Jobs and Skills Australia (JSA) trend data.

20 Year

65

32

50%

4,832,900

2. Research online the since in complement stats through: https://www.j since indexills.gov.au indexills.gov



- 3. Complete this table, making s (a) identify the correct time periods (when).
- 4. Create a **bar graph** to show the results. Comment on the **implications** of these statistics for **your future** (a \*) ar **prospects**.

Accommodation & Food Service	Administrative & Support Services	Agriculture, Forestry & Fishing Other Services		
Arts & Recreation Services	Construction	Education & Training		
Electricity, Gas, Water & Waste Services	Financial & Insurance Services	Health Care & Social Assistance		
Information, Media & Telecommunications	Manufacturing	Mining		
Other Services	Professional, Scientific & Technical Services	Public Administration & Safety		
Rental, Hiring & Real Estate Services	Retail Trade	Transport, Postal & Warehousing		
Wholesale Trade				

### 4.17 Industry Trends

#### Other factors

There are many other factors to consider when assessing an industry, or industry subsector, for potential growth opportunities. These factors might combine with cyclical and

structural factors to create potential future employment growth within the industry; or alternatively, to suggest possible future industry decline.

Three other factors to consider are:

- ⇒ geographical location
- ⇒ worker profile
- □ quality of jobs.
- Your teacher will read through these summaries with the class. In small groups, discuss which of these might impact on you and your future career pathways goals.

Not all jobs are created equal you know!



Image: MarkoAliaksandr/ depositphotos.com

### Geographic location factors find out...

- ☐ Is the industry 'centralised' in certain areas and regions, or is it decentralised throughout most of Australia?
- ☐ Is the potential for growth happening mainly in major metropolitan z tax or in major regional centres, or in regional rural and remote areas?
  - For example, banking of finance is providing fewer to poortunities as maller regional areas due to call banking and branch closures.
  - ⇒ When major manufacture store operations this can hit a log anal area hard, such as v den coa closed its Kwinana operation in 2025.

- manufacturi. Throtor vehicles in
- when new schools,
  he spit is, government agencies,
  toursm operators and other industry
  layers start-up in certain locations,
  at can provide a regional boost to
  employment opportunities.
- This also flows onto retail, hospitality, personal services, transport and recreation.
- ☐ Are there entry-level opportunities for Australian Apprentices, and for new workers?

### **Worker profile factors: Find out...**

- ☐ Is the industry in need of workers with higher-level skills, including workers with vocational and/or professional qualifications?
- ☐ Is the industry needing more workers with better people skills?
- ☐ Are there entry-level opportunities for Australian Apprentices, and for new workers?
- ☐ Is it an industry staffed by older employees, which often means there is long-term career progression?

- ☐ Is the industry staffed by younger employees, which often means less secure employment?
- ☐ Is there churn within the industry to create new opportunities?
- ☐ Is it an industry seen as cool by younger workers but often exploitative, such as digital media and fad/trend explosions?
- ☐ Is it a less-glamorous industry, but which in itself does more rewarding work, such as education, health and community services jobs?

### **Industry Trends 4.18**

### Quality of jobs factors: Find out...

- ☐ Are the jobs full-time, or part-time, or casual, or contract?
- ☐ Is employment growth for full-time workers?
- ☐ Is employment growing more for flexible work arrangements, such as part-time or casual?
- ☐ Are there opportunities for permanent long-term jobs?
- ☐ Are employees being 'switched' to shortterm contracts
- □ Are workers being 'switched' to becoming self-employed subcontractors.

## Other employment factors

Complete **industry summaries** for these 3 other employment factor areas.



### **Geographic factors**

- a. Describe the **recent** impact of **geographic factors** on this indestry.
- b. Explain the current impact of geographic or son this in Say.
- c. Predict the **potential** impact of **geographic factors** or the industry in the future.
- d. How do geographic factors important the support of the support
- e. What are the implication of or my viring er pathways preferences?

### We keep rofile factors

- a. Describe the **rec** impact of wer **profile factors** on this industry.
- b. Explain the **current** impact **torker profile factors** on this industry.
- c. Predict the **potential** ix 10 t of **worker profile factors** on this industry in the future.
- d. How do worker profee factors impact on **employment opportunities** within this industry?
- e. What are the **implications** for **my** own career pathways **preferences**?

### **Quality of jobs factors**

- a. Describe the **recent** impact of **quality of jobs factors** on this industry.
- b. Explain the **current** impact of **quality of jobs factors** on this industry.
- c. Predict the **potential** impact of **quality of jobs factors** on this industry in the future.
- d. How do quality of jobs factors impact on **employment opportunities** within this industry?
- e. What are the **implications** for **my** own career pathways **preferences**?

### 4.19 Growth Opportunities

### **Organic growth**

Organic growth is the concept that job opportunities occur **naturally** due to the **long-term growth** that happens within an **economy**, and in **society** generally, as the **population** expands, matures and ages.

All people do basic and regular behaviours.

They buy groceries and other household items. That's retail.

People go to school, TAFE and university. That education and training.

People get injured, get sick and get well. That's health and medical care.

People need to look presentable and take care of their appearances. That's **personal care** and beauty.

People go out to socialise and recreate and buy food, drink and meals. That's hospitality.

People buy and renovate houses and dwellings. That's construction.

Our population is ageing and many older people need to access **aged-care**.

Therefore, as our population grows, and as our economy evolves, there is always demand for **skilled workers** within these industries.

And sometimes this organic growth might occur in a least graphic ar (a) is towns and major regional centres grow. This has been a particular and brought above to the COVID-19 pandemic, with many families and people chaology to loave notice, olitan areas to live in small towns and regional centres.

That means they shop **locally**, go to school locally, go at a ning locally, recreate locally, go to school locally, seek health and care ervices weally, seek household services locally, get haircuts locally - you get the picture.

Sometimes, when the economy a rug desorganic employment groves, see on head it always bounces back across the economy generally, as well as in strong region was (but not all!)

And one more thing to consider.

Many young people are all a y employed by firms that service the natural organic growth that occurs within mature, developed and wealthy Western economies such as Australia. In fact, more than half of all jobs in Australia are in these sectors: retail, hospitality, health and medical, education, construction, child-care, aged-care and other relevant types of work.

So, if you have already got a foot in the door; then skill-up! This might be where your future is most suited.

One of the greatest future areas of job opportunities will come from the huge need for skilled workers who can provide home-care support services for elderly people.



# **Growth Opportunities 4.20**

Organic growth

1. How does organic growth <b>impact</b> on employment? Give a recent <b>example</b> .	
2. What are the <b>major</b> drivers of <b>organic growth</b> ?	
	_
s. How might continued <b>organic growth</b> cause we seed for <b>works</b> to develop <b>new skills-sets</b> ? Describe examples.	
EL Mbreit	
How could you us Nowledge of the organic growth impacting on the world of work to your acting and intage?	
51B1	_
Industry investigation: Organic growth	2
Choose an <b>industry</b> in which you are interested in building your future career pathway. Research key <b>trends</b> and <b>statistics</b> , and also interview <b>stakeholders</b> from this industry.	
a. Describe the <b>recent</b> impact of <b>organic growth</b> on this industry.	
b. Explain the <b>current</b> impact of <b>organic growth</b> on this industry.	
c. Predict the <b>potential</b> impact of <b>organic growth</b> on this industry in the future.	
d. How does <b>organic growth</b> impact on <b>employment opportunities</b> within this industry?	
e. What are the <b>implications</b> for <b>my</b> own career pathways <b>preferences</b> ?	

### 4.21 Growth Opportunities

### **Emerging industries**

When it comes to identifying emerging industries and industry sub-sectors nobody can be completely sure where new career opportunities will occur. However, there are some key domestic and global trends that you should consider that will help steer you in the right direction. These include (but are not limited to):

- ⇒ **Net zero emissions** by 2050 commitments (climate emission reduction goals)
- Ongoing digitisation and adoption of AI
- ⇒ Ageing population
- ⇒ Work-from-anywhere culture (including at home, on-the-road, and remotely)
- ⇔ Global demand for critical minerals
- □ Investment in sovereign capabilities (such as supply chain, defence, food and energy independence).

Many of these areas are critical **government priorities** (at all levels) driven by **policy** initiatives and **investment** to fund **training**, **research** and **development**, **innovation** and industry and employment growth.



### Emerging industries and subjectors in Aust

- ➡ Clean energy: Big growth in wind, solar, hydrogen and battery storage industric thanks to the renewable energy pust targets and government subsidies.
- Expanding rapidly with dereand for AI, cybersecurity, cloud serve as read software development.
- Advanced manufacturing like defects equipment, medical devices, space tech, robotics and industrial of Land equipment.
- ➡ Health-care and biot Australia's ageing population will need innovation in health-care services, plus major investments in biotech research and medtech innovation are ongoing.
- Education technology (EdTech): Massive growth in online learning platforms, training technologies, AImoderation, and virtual education services.

- Space industry Satellite technology, as a stocca elemeering and space space space was raised as the moving from niche to main (ress.).
- organics and bio-farming, plant-based alternatives, and food innovation, is booming.
- Construction: Green building (ecoconstruction), smart city infrastructure, modular housing manufacturing.
- □ Tourism and hospitality: Opportunities for eco-tourism, indigenous tourism, luxury experiences, sustainable travel planning, and travel-at-home (due to global instability).
- ➡ Transport and logistics: Including electric vehicle (EV) infrastructure, EV manufacturing, drone delivery systems and 'green' freight services.
- Mining and Resources: More demand for critical minerals such as lithium, cobalt and copper for batteries, as well as sustainable mining tech, and increased use of AI and automation.

## **Growth Opportunities 4.22**

**Emerging industries 4** 

1. Explain how 'emerging industries and sectors' can create jobs directly and indirectly for these occupations. Add and explain 3 more.

Occupation	Employed directly	Employed indirectly
plumber		
engineer		
aged-care manager		
TAFE teacher		
tour guide		
crop farmer	2.5	4.
		70,
	246:	A
	46,600	<b>~</b>

2. Choose 3 of the emerging in Sustries and or sub-sectors in Australia. How might these changes and trend and account your own career development? What might you need to the presport a?

i.

SUR

iii.

### Investigation

Q

In pairs, find out examples of recent Federal, state or local government initiatives to encourage and support an emerging industry or sub-sector. As a future worker, how could you take advantage of these changes?

### 4.23 Growth Opportunities

#### A greener world

In the past decade, we have seen a growing and substantial trend emerge toward the use of more **sustainable** methods of **production** and **consumption**. Part of this trend is being driven by the values of younger people. Young people are prepared to not only talk about the need for a 'greener' world, but are ready and willing to embrace this action by choosing greener options as a consumer; as well as pursuing their careers in proactive environmentally-friendly enterprises.

More **employment opportunities** will become available for the job roles that are needed for the production stages related to **innovation**, as well as for the **implementation** of green technologies and operations. These production stages include:

- √ researching and developing
- √ designing
- √ manufacturing
- √ installing
- ✓ operating
- ✓ maintaining.

Direct job opportunities will be created in enterprises within induction and sub-sectors that develop and create environmentally sustable work-related seconologies and processes. These include renewable energineers of second sometimes, recycling firms, manufacturers of 'green' technologies sure as electric vectors as nakers, industrial designers, engineering firms, parts and comport at supplies. Sustainable farms, environmental consulting firms, and others

But there will also be **indirect jo sopol varie** that flow out into the broader economy as a result of a shift towards a prover a signability. This can create opportunities for occupations as diverse at in iners, trader people, wholesalers, retailers, administration and finance staff, ICT specialists, safety such cors, quality inspectors and dozens of others.



## **Growth Opportunities 4.24**

Let's go green 4L

1. Consider each of these **occupations**. Identify a 'green' or more sustainable or environmentally-friendly **method** of doing **job tasks** normally performed by a worker in that role. **Add 2** occupations of your own.

Occupation	More environmentally-friendly method
supermarket retail manager	
fast-food cook	
home and dwelling builder	
restaurant manager	
delivery driver	
teacher	
	6 Print

2. Explain how 'going green' on weath to directly for these occupations. Add and extran 3 is the

Occupation	Em ed Sirechy	Employed indirectly
tradesperson	O. C.	
designer	.83	
admin worker	37	
ICT worker		
technician		

### Investigation

In pairs, find out examples of recent Federal, state or local government initiatives and programs that will lead to a more sustainable world of work. As a future worker, how could you take advantage of these sustainability changes?

### 4.25 Skills Shortages

### **Changing employment trends**

Generally speaking, employment trends are influenced by four main factors.

1. The overall strength of the **economy** driving **employment growth**, including skills shortages.

2. The changing **structure of industry**, including the growth and decline of certain industries.

3. Changing patterns in the way that work is performed, including **numerical flexibility** and **functional flexibility** of employees.

4. External events and shocks, such as the effects of the global **COVID-19 pandemic** or changes in **global trade policies**.

You must realise that you cannot control these trends. But you can control whether you have the **work-related skills** necessary to suit changing employment trends.

Therefore, it is important that you consider how industry is changing and evolving.

Opportunities will continue to emerge in occupations and industry sub-sectors that you might not even have thought of yet!

So make yourself ready. Any ideas how?

Ac's a different who now. When I started working I was honorist and then a typist. When I go wied I was expected to give up my indicated and then a started on the conder who gap. Back then - we were only aid? I what men were paid - for exactly the same job!"

### **Skills shortages**

One of the key factors in planning our flower to be is to consider jobs that are experiencing a skills shortage. These consider jobs that are occupations for which employers are crying out for workers; both now a walso likely in the future.

Skills shortages arise because of a minimum between the occupations in **demand** within the labour market and the **skills offe**. Wy potential workers.

Skills shortages provide **opport** os for the future. Young people who are aware of future skills shortages may be best to d to train for entry into these occupations.

Australian industry is experiening skills shortages in many areas, and in some cases has had to 'import' skilled workers to fill vacancies.

Traditionally, skills shortages have been blamed on factors such as poor industry image, lack of appropriate training opportunities and ineffective recruitment.

Skills shortages might occur in **specific regional areas**, with **recruitment difficulties** impacting on the **supply** of health-care workers and specialised tradespeople.

The global COVID-19 pandemic caused skills shortages in the acute phases during lockdowns, as well as thereafter in the post-pandemic world of work.

During the acute phases there was a lack of nurses, health-care workers, paramedics, drivers, pickers and packers, supermarket retail staff and other essential workers.

In the post-pandemic world of work occupations in hospitality, aged-care, disability-care, farm workers, fruit and vegetable pickers, construction trades workers, truck drivers, regional tourism workers and many others were (and in some case still are) in short supply.

So what occupations do you think might be experiencing skills shortages now?

### **Skills Shortages 4.26**

#### Occupations in skill shortage in WA (regional and metro) as at 2024 Accountants □ Dental hygienists, ■ Meat boners and slicers, ⇒ Plumbers technicians and and slaughterers □ Advertising, public ⇒ Podiatrists therapists relations and sales ■ Mechanical engineering ⇒ Primary school teachers managers Dental practitioners draftspersons and ⇒ Psychiatrists technicians Aged and disabled ☐ Drillers, miners and shot ⇒ Psychologists carers ■ Medical imaging ⇒ Railway track workers professionals ☐ Agricultural, agritech ☐ Early childhood (pre-Registered nurses and aquaculture primary school) teachers ■ Metal casting, forging ⇒ Retail managers technicians and finishing trades ■ Earthmoving plant ⇒ Secondary school workers ☐ Agricultural, fisheries operators teachers and forestry scientists ■ Metal fitters and □ Electrical distribution ⇒ Security officers and ☐ Air transport trades workers machinists guards ☐ Electrical engineering professionals ■ Midwives ⇒Sheetmetal workers □ Airconditioning and draftspersons and ■ Mining engineers ⇒ Social workers refrigeration mechanics technicians ■ Mixed production ⇒ Software and ☐ Aircraft maintenance □ Electrical engineers farmers applications engineers Electricians Motor mechanics programmers □ Ambulance officers and □ Electronic engineering □ Nurse educators and ⇒ Solicitors paramedics draftspersons and researchers ⇒ Special education Anaesthetists technicians ■ Nurseryot sons teachers □ Arboriculture workers ☐ Electronics engineers pecialist physicians ■ Nursi. ort and Architects and □ Electronics trades re workers auctural steel and landscape architects workers onal and welding trades workers □ Architectural, building □ Engineering managers mental hea Structural steel and surveying ■ Enrolled and construction workers technicians mothercraft nurses ⇒ Surgeons Audiologists and speech ☐ Film, television, radi ⇒Surveyors and spatial pathologists and stage direct scientists ■ Auditors, company ☐ Financial inve ⇒ Telecommunications secretaries and advisers ar trades workers corporate treasurers □ Floor fir er medical ⇒ Toolmakers and ☐ Automotive electricians itioners engineering ☐ Bakers and pastrycooks ier mobile plant patternmakers ■ Boat builders and operators ⇒ Tourism and Travel shipwrights Painters Advisers □ Bricklayers and Panelbeaters ⇒Train and Tram Drivers stonemasons Pharmacists ⇒Training and Broadacre crop growers ☐ Geologists □ Tourism and travel Development Butchers and aeophy advisers Professionals smallgoods makers □ Train and tram drivers ⇒ Truck Drivers Cabinet and furniture □ GI □ Training and ⇒ Upholsterers makers pre-press development ⇒Urban and Regional ☐ Carpenters and joiners s workers professionals **Planners** □ Hairdressers □ Chefs □ Truck drivers ⇒ Vehicle Body Builders Chemical and materials ■ Hotel and motel Upholsterers and Trimmers engineers managers □ Urban and regional ⇒ Vehicle Painters Child carers ☐ Human resource planners ⇒ Veterinarians professionals ☐ Civil engineering □ Vehicle body builders ⇒ Veterinary Nurses draftspersons and ☐ Indigenous health and trimmers workers ⇒ Vocational Education technicians ■ Vehicle painters **Teachers** □ Civil engineering ☐ Industrial spraypainters Veterinarians ⇒Wall and Floor Tilers professionals □ Industrial, mechanical □ Veterinary nurses □ Computer network and production ■ Vocational education professionals engineers teachers ☐ Construction managers ☐ Landscape gardeners ■ Wall and floor tilers and irrigation ☐ Conveyancers and legal ⇒ Physiotherapists technicians executives ⇒ Plasterers and renderers ■ Marine transport □ Cooks ⇒ Plastics and rubber professionals Counsellors production machine ■ Mathematical science ☐ Crane, hoist and lift operators professionals operators

# 4.27 Skills Shortages

			-		
<b>4M</b>	Ski	llc	sh	orta	OP
7171		113	3111		50

Part A	
1. What are	skills shortages?
2. What can	cause skills shortages to occur?
	- VOVCX
	D' D'YO
3. How did th	ne global CC 2 19 per ler ic impact on Australian skills shortages? Is
this still <b>re</b>	levant n. W
	<b>8</b> 3
	9
	ential <b>opportunities</b> might arise <b>for you</b> as a result of <b>skills shortages</b> in lian labour market?
the Austra	nan labour market:

### **Skills Shortages 4.28**

#### Part B

- 1. List any occupations on the skills shortages list that interest you.
- 2. Find out the **training** you will need to do to **enter** that **occupation**. Are there any suitable 'Fee-free' TAFE or 'Low-fee' courses for that occupation?

https://www.jobsandskills.wa.gov.au/skillsready

Occupation	Training	Occupation	Training
		•	
		·N	4.
		116	G
	•		30
	-8	Y 6: 1 P	
	, 9	ONCK	

3. Go online and find out the cases sky hor ares information.



www.jobsandskills.gov.au/a > Socu > Sor ho...ages-analysis/occupation-shortage-list

- 4. Apply the **filter** for the scate. Pet are any **new jobs** on the list that **you** are **interested** in? What bout **cours 6**? Do a search.
- 5. Have any jobs that you were in wested in dropped off the list? Does this matter?



### 4.29 Labour Market Trends

#### Labour market trends

As you learned earlier, the term labour market refers to the **demand** for, and **supply** of **employment** within the economy.

People, as **workers**, exchange their **labour** (time, skills and expertise) for **income** from **employers** (wages or salaries or commissions). This exchange process gives rise to the term 'market'.

There are a number of issues that affect the **demand** for, and the **supply** of, **labour**.

And each of these, to a varied extent, will influence potential future employment opportunities within an industry, or industry sub-sector.

## •

- ☐ Strength of the economy generally.
- ☐ Growth and decline of various industries and industry sub-sectors.
- ☐ Industry restructuring including outsourcing and responses to globalisation.
- ☐ Geographical influences that limit the supply of available employment.
- ☐ The cost of labour (including cheaper globalised outsourcing options).

#### **Labour market trends**

- ☐ The changing nature of work, including more part-time positions and increased casualisation of the workforce.
- ☐ Increased use of school employed contractor (digital' industrial).
- Changes in Astructure of the was face, included great affine and practicipation ates.
- is the law residing in redundancies, and the emolecules of new job classifications.

- Skills shortages in industries, occupations and geographical areas.
- ☐ The emergence of new industry sub-sectors and occupations.
- Che by skills-sets that ordered by available orkers.
- Interstate and global employment opportunities.
- □ Unexpected global events, such as the COVID-19 pandemic, or trade/tariff policy shifts.

So have a think about how each cothe e labour market trends might impact on your industry of interest, and on specific occurrences within that industry.

As you can see, some of the acctors might have a positive impact on the labour market, whereas others might have a negative impact.

And of course, **stakeholder perspectives** on whether these factors are

actually **positive** or **negative** might vary depending on whether you are a purchaser of labour (a producer; i.e. lower wages = good!); or a supplier of labour (a worker; i.e. lower wages = bad!).

However, one thing is for sure. **Changes** in the labour market can make it more difficult for young workers to get a positive start in their careers.

To become more **employable** younger job-seekers need to **skill-up**, **gain experience** and be more aware of the **changing labour market**.

Hey, that sounds just like what you are doing in your CAE and WACE program!





### **Labour Market Trends 4.30**

Labour market trends 4N

#### Part A: Labour market trends and me

From all your research, develop a **one-sentence description** of each of these **labour market trends**. Add 1 more (hint: think 'green'). Then describe how this might **impact** on **your** own **career** pathway **choices**.

Trend	Description/Evidence	Impact on my choices?
Strength of the economy generally	The economy is growing steadily in the mid-20s, so organic job opportunities will be available.	Retail opportunities often match economic growth - so a career in retail might be a safer choice.
Growth of an industry and/or a sub-sector		
Decline of an industry and/or a sub-sector.	, C	N CE
Global trends	OF C	. ANG
Geographical trends		
Cost of labour	ORAGAIL	
Changing nature of work	BIE	
Innovation and new technologies	50	
Switch to self- employed contractors		
Skill shortages		
Emerging industries, subsectors and jobs		

#### 4.31 Future and Global Trends

#### **Future trends**

There are some clear long-term employment trends occurring in the labour market.

- ⇒ Employment in goods-producing industries is under threat.
- ⇒ Employment in service industries will continue to grow as more and more people are employed in 'white-collar' and customer-service roles (but fewer in face-to-face roles).
- ⇒ Large government-funded infrastructure programs will still create an ongoing need for a range of technical workers, including engineers and engineering support roles.
- ⇒ Health-care and social assistance, including nurses, aged-care workers and disability-care workers, will experience ongoing demand for more workers.
- ⇒ Education and training opportunities will continue to grow, but there will also be growth in online teaching and training.
- Retail also expands with the size of the economy. Nowever, the want to online retail is changing the job roles of some retail staff.
- The trailing effects of the global COVID- pande which pact the availability of overseas hospitality and tourism works, a prevagation abourers and pickers.
- Digital innovation will create ner roles, including turning existing workers into self-employed contractors.
- There will be an ongoin and growing move towards a more environment.

  sustainable world of work.
- So how do you think any of these night impact on your future caree chinways choices?

  Australia still needs more

Australia still fieeds more tradies as well as ICT, technical, engineering and practical workers.



Image: Andrey Popov/Depositphotos.com

#### **Global trends**

There are also long-term global employment trends occurring that may impact.

- ⇒ Global **digital innovation** will continue to see many new **overseas operators** challenge traditional Australian local firms.
- □ Communications innovation will continue to enable people to work remotely; and for some work roles to be employed by international firms while living locally.
- ⇒ Global **international tourism** will recover for both inward and outwards services.
- The use of **renewables** will grow, including electric vehicles, and wind and solar industry opportunities.
- □ Uncertainty related to global trade due to US policy changes on tariffs, and the resultant 'trade wars'.

### **Future and Global Trends 4.32**

### 4N - Part B: Future and global trends

1. Choose 5 of the **future trends** that are likely to **impact** on **your** future **career** pathway prospects. For each one, **explain** the **potential impact** on you. Describe **actions you** should **do** to take advantage of these future trends.

Future trend	Potential impact on me?	What I need to do.
		70,
	044.	
	OK IV	X
	7,7,0	
	2141	

2.	From your <b>netwo</b> , id and <b>into Fie a worker</b> who has been <b>impacted</b> by <b>global trends</b> . How have the changed how they work, as well as
	by global trends. How have the nds changed how they work, as well as
	impacting on their future care prospects? What advice do they give you?
	Note: Your teacher migle on near a guest speaker to talk about the impact of
	global trends.



### 4.33 Labour Market Trends

#### **Local industry trends**

When you are investigating potential growth opportunities within an industry, you have seen that the statistical information is on a **broad scale**.

Unfortunately, this **macro** information might not necessarily give a young job-seeker a true indication of what is happening in a particular geographic region.

So it is important that you **drill-down** to analyse statistical information to find out about **local** industry and employment **trends**. Doing this will provide you with more of a **micro** focus.

#### **Drilling-down: Local industry employment share**

If an industry's share of employment in your local area is 10%, and in WA it is 7%, and in Australia is 4%, you can see that there is a greater proportional incidence of that industry operating locally than compared to WA. And there is a much greater incidence of that industry operating locally compared to Australia as a whole.

This means that it is an **industry of importance** in your **local area** or region. This can create opportunities for local job-seekers.

This is especially relevant for industries, industry. Assectors and proprises that are situated or concentrated in local geographic acts, and in propriate lar regional centres.

However, if you find that the industry sk. 2. or el. 2. Chang your local area is just 2%, and in WA it is 4%, and in Austra 2 is 3% by 14%. A re likely to be far fewer job opportunities locally, in this in 1stry.

So therefore, this is not an inducty of intertain your local area or region. This is an **under-represented induce**.

If you are interested in the speed of pure feeded within the industry, you might still work within this in the ry by becoming higher-skilled, making yourself more in demand and more employable. But you can't just rely on there being a lot of jobs locally in an **under-represented in mastry**. You will have to 'work' harder to access any entry-level positions.

### Drilling-down: Regional industry and industry sub-sector trends

ABS and Jobs and Skills Atlas statistics might show that manufacturing employment is declining. But that is an Australia-wide statistic.

You can drill-down to a particular state, and in many cases down to a particular regional area, to find industry, employment and other labour market statistics that give a more accurate picture of what is happening in your local area or region.

And of course, manufacturing is a broad term. There are many sub-sectors (sub-divisions) within manufacturing. Some of these are likely to be growing, such as industrial manufacturing.

And then of course, what about if a new electric vehicle manufacturer, or a solar panel maker, opens near you? In that situation, manufacturing will actually grow in your area!

### **Labour Market Trends 4.34**

Local industry trends 40

The **Jobs and Skills Atlas** is a key portal for labour market information. https://www.jobsandskills.gov.au/jobs-and-skills-atlas

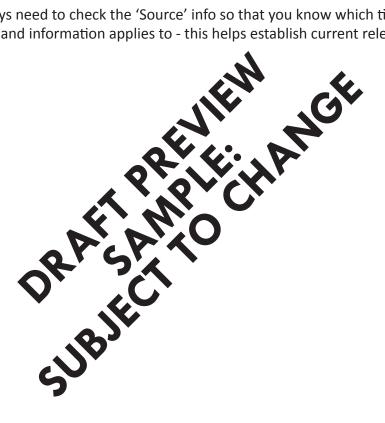


You can drill down by state and by regional geographical area to get a much clearer picture of local industry and occupation employment levels, unemployment rates, **labour market** ratings, estimated **vacancies**, **income**, average **hours** (and more for occupations) and a lot of other data.

Take some time to explore and compare. Your teacher can guide you and clarify any labour market and industry concepts if you need them to.

#### Key labour market information relevant to me

(Note: You always need to check the 'Source' info so that you know which time period the statistics and information applies to - this helps establish current relevance.)



### 4.35 Assessment Task 1

# **AT1b** Labour Market Trends - Response - Learning and work exploration For your Unit 3 **Response** assessment task you will complete either: ☐ AT1b: Labour Market Trends - Response; or ☐ AT1a: Personal Management and Initiative - Response; or ☐ A combined task featuring content from 1a & 1b; or ☐ Some other 'response' task as set by your teacher. In total, the 'response' task will account for one of your four assessment tasks for Unit 3. Your teacher will inform you of the **scope** and **format** of the task, and the topic areas that you will be required to respond to. This will enable you to properly research and prepare for the task. Task scope, formats, details and dates Topic areas th П

Name: Key dates:		UNIT 3 AT1b
AT1b: Labour Market Trends - hse	Must Due Date Done	Level
50		

# **Job Applications**

5

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5F	Job application tips	12			
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AT2	Job Application - Career building	136- 137			
Com	ments:				
5I 5J 5K AT2	Common selection comics  Responding to job ads  Digital action plan  Job Application - Career building	127 130- 131 133			

# 5.01 Job Applications

## Job applications

The job application process is the way that employers connect with potential employees as part of the **recruitment** and **selection** process. So it is crucial that you start to master this as you emerge from Year 12 and into the wider world of work.

When applying for jobs, some firms will ask you to **email** your application. This means that you, as an applicant, will need to ensure that your documents are in a widely used format, such as a PDF.

Many job application processes utilised by larger enterprises are automated using digital recruiting software.

This requires you to input your information into pre-determined fields, and/or to upload your documents. These types of fields have **character lengths** which means that your information cannot exceed a certain number of keystrokes. You have to carefully pre-plan this as you don't want the most important information about you being cut off! And often this software is 'smart' software. software uses AI capabilities to scan app looking for key skills, qualifications, accuracy of information. This help to eliminate serial applicants, timewho may not be suitable. lications georgejmclittle/ Depositphotos.com Recruitment selection **Application letter** Written Verbal **Cover letter** 

JOB APPLICATION I. PERSONAL DATA Z. PREVIOUS EXPERIENCE

**Employability skills** 

Online

**Digital** applications

**Field lengths** 

**Experience** 

Social media

**Cold-canvassing** 

Selection criteria

**Qualifications** 

# **Job Applications 5.02**

Job applications 5A

L. What is a <b>job appl</b>	ication?		
?. What do you think 'right'?	care the most import	tant parts of getting a	a job application
		•	
		1	d.
3. What <b>experiences</b>	have <b>you had</b> with i	b. volications?	
<b>P S S S S S S S S S S</b>		VIII.	
	40		
		5 × C.Z.	
	6,4		
	D' D'		
	Q 51	•	
Applied			
nterview some peop		employment. Ask the	
ob application proce vorkers.	ss they had to ollow	; or the process they	would use to recruit
	A st All agal business	A managar in a large	An experienced work
An employer you have worked with.	A an U ocal business owner.	organisation.	An experienced worker in a workplace.
		_	·
A teacher who is not a CAE teacher.	An employed student not doing CAE.	An older family member	Other:
J. J. 12 (000)1011			

# 5.03 Job Applications



#### **Cover letter**

- Many jobs will ask applicants to 'attach' a cover letter.
- A cover letter is a brief introductory letter that summarises: who you are, the role you are applying for, why you are applying; and a very brief outline of why you may be suitable.
- Cover letters are usually emailed, or entered into an early form field on a digital application.
- Cover letters are assessed for grammar and accuracy, as well as your suitability. So they should always be written formally.

#### **Expression of interest**

- ⇒ Some jobs, especially higher-level or government roles, ask applicants to provide an initial expression of interest (EOI).
- ⇒ Sometimes this will happen before the application process has started.
- ⇒ An EOI helps filter out uninterested applicants, as only those who have taken the time to write and email their EOI will receive the application materials.
- As an applicant, you are being assessed right at the beginning with your EOI.

## **Application letter**

- Many job advertisements ask an applicant to submit a letter along with their résumé.
- Employers use application letters to test your interest in the job, your suitability, as well as your ability use correct grammar and spel!
- An application letter is the first age in addressing the key selection criteria, especially core in information criteria.
- ⇒ A formal application letter needs to
  be set out professionally and act as a
  selling tool for you.

# select of interior

- This is a come or type of application 'letter' using formal selection criteria are niche vevel careers.
- Ars. and need to provide more in for nation in their application letters or EOI than what is on their résumé, and demonstrate or 'prove' what they are saying on their CVs.
- ⇒ You must clearly and succinctly describe how your expertise and experience show the likelihood of your ability to fulfil the requirements of the specific job.

#### **Cold-canvassing**

- Sometimes also called cold-calling, this method involves you being proactive. When cold-canvassing, you take the initiative and approach potential employers by visiting, calling or contacting them.
- You must have all your career information, such as your résumé, training evidence and references, ready to go.
- ➡ In times of labour shortages, coldcalling can extend to checking 'window' vacancies in the shopping precinct or on the main street.

#### Social media (and DMs/PMs)

- Many small businesses are increasingly using social media posts on community pages to put a call out for workers.
- You may not see these directly so it is important to have people in your networks keeping an eye out for you.
- Your first reply is likely to be a direct message. So you need to develop a 'script' to reply to the employer.
- Once you have a script with clear and concise information, you just need to tailor it to the position, and then to make sure you reply professionally.

# **Job Applications 5.04**

# **Application requirements** 58

What is an expression of interest? When might you have to complete an expression of interest?
. What is a <b>cover letter</b> ? Why is it <b>vital</b> that you prepare a good cover letter?
LEW CE
What is cold-canvassing? When might concanvassing good job-seeking technique?
teeningue.
RAFIANIOC
How is social media being user to cruit potential workers? What do you need
to do you enhance your charte in rough this method?
. What is a <b>job</b> (position) <b>description</b> ? List the <b>main elements</b> of a job description.
pplied: Prepare a 'script' to help you get ready for potential cold-canvassing or ocial media job opportunities. What Pathways Portfolio documents will you need have ready to go? List ideas in your work folios, then report back in groups.

#### 5.05 Job Advertisements

#### Job advertisements

It is important that you are aware of the main sources of **job opportunities**. You then have to determine which combination of these sources is best suited to your career pathway.

Job advertisements can 'appear' in a range of different places. Most are advertised **online** through job-seeking **portals** such as:

- www.seek.com.au
- www.adzuna.com.au
- www.careerone.com.au and
- https://au.jora.com/





There is also a range of **speciality**, industry-specific, and agence by portals including **www.ethicaljobs.com.au** as well as sites reach to hospital and working, bursing, aged-care and **NDIS** positions (among others). There are all of region and portals such as https://regionaljobswa.com.au

The Commonwealth Government, funds as stem of imployment agencies to find jobs for the unemployed. Start w. 2. www.scrip of reaustralia.gov.au

There are also a range of provings furlied to the **Job Access** scheme for people with **disabilities**.

Most large organisations have dedicated **Inline careers pages** and **application** portals that enable you to directly for employment.

Increasingly, employers looking of a casual or lower-level jobs are using their digital platforms to reach potential conficants. This is complemented by many smaller employers posting 'staff-webea' call-outs on social media.

In recent years, (due to labour shortages), we have also seen a return of 'staff-wanted' ads appearing in the windows of local retailers and hospitality venues.

Sometimes it's not always easy to find entry-level positions advertised formally. This is where **networking** (including social media networking), **cold-calling** and previous **work placements** can assist you to source potential job opportunities. Networking can extend to the use of **LinkedIn** as you build your career.



Image: Rawpixel/Depositphotos.com

## **Job Advertisements 5.06**

# Sources of Jobs

**Online employment** advertisements **Business websites & Online employment** jobsites & portals online applications Direct approach/ **Work placements** cold-calling and trials Social media **Local newspapers** call-outs & and/or digital sites community pages **Volunteer work Workforce Australia** opportunities (Aust. Government) ige: lisafx/ hotos.com **Professional and** mployment personal networks agencies **Specialist Sources of jobs 5C** used? Why was that? What was 1. Which of these sources the outcome? 2. Interview 6 different people who are working. Ask them how they found out about their jobs and where the jobs were advertised.

#### 5.07 Job Advertisements

#### Unpacking job ads

Once you find an ad you like the look of, how do you read it? Well, most jobs that are advertised formally will communicate similar information. Jobs for government departments and agencies will follow stricter rules of communication.

**Informal job advertisements** (i.e. call-outs on social media) will contain some of this key information. The rest you will find out when you make a connection with the employer.

So when you are browsing job advertisements, look at the headings and find these parts within the text.



Almost (but not totally) gone are the 'olden' days of print job classifieds.

Depositphotos.com

#### ⇒ Name of the enterprise

The organisation, business or 'brand' name. (e.g. Punnings Bunbury, McKaffe, Department of Ar

mployer at first (e.g. A Sometimes jobs handled through agencies large caravan manufacturer in Maddingto fabricator).

#### **⇒** Position title

The name of the occupation or job Postal Delivery Officer/ Disability

## **⇒** Employment status

(e.g. Full-time ongoing/ asual/ fixed term contract.)

#### ⇒ Time-fraction

The percentage of a standard week worked for non full-time work. (e.g. Part-time 3) days (or 0.6)/ part-time 5 half casual 20-25 hours a week.)

# ⇒ Occupation level

The level of the job classification. (e.g. Retail employee Level 2/ 2nd year apprentice, trainee/ tanker driver with endorsed license & ADR.)

#### ⇒ Location

Usual place of work (e.g. Working onsite in Fremantle // located in the CBD office // stationed in the Margaret River area and surrounds // You must check the location, or you might end up somewhere unexpected! situated in the Pilbarra region via FIFO.)

#### ⇒ Position within the workplace structure

The responsibility of the job role // the departmental team // the level of management 'superior' to the job role // the levels of workers below (subordinate) the job role. (e.g. Reporting to the Finance Manager // working in the procurement team.) Image: VladimirNenezic/

Depositphotos.com



#### **Job Advertisements 5.08**

#### ⇒ Pay/remuneration

Wage or salary or retainer/commission or piece-rate, plus other conditions and allowances. (e.g. Award rate of \$25.64 per hour // an annual salary of \$75,000+ super // to be negotiated based on experience // etc.; or pro-rata pay if part-time.)

#### **⇒** Normal hours of work

(e.g. Between 8am and 6pm with options for flexibility // Mon-to-Fri with some weekend overtime // 2am start in the bakery // split shift of 11 to 2 and 5 to 9 // or the hours normal business is conducted.)

#### ⇒ The role (job description/perhaps also job specifications)

The job/position description outlining the main expected tasks, roles and responsibilities, sometimes including safety and policy behavioural expectations. These will be very detailed for government-type jobs and large organisations.

#### ⇒ You

Your qualifications, personal attributes and experience the organisation is looking for. (e.g. Commerce degree plus 3+ years experience the least 6 months in a face-to-face retail role // Cert 4 in Vet Nursing plus direct practice experience // entry position requires good ICT skills, punctuality and regionsy.)

#### **⇒** Other requirements

Any special qualifications for the job. (.g. Foi Lease able to work in Australia // Working with Children check // buting a ( (a) yal) with silicense // meeting minimum literacy and numeracy standards (/ and a) thing also pertinent to the job.)

## ⇒ Application process

How to register interest in that to respond (i.e. cover letter emailed), which digital or hard copy documents are required, exection criteria, online portals/forms to use, dates to submit by, and other organization-specific processes. May be quite informal for small enterprises or local to be seen (e.g. 'give me a call tomorrow after 3pm' // or 'drop in just before closing for a characteristic processes.

#### **⇒** Further information

Usually a number or email to ask specific questions, or to register an expression of interest, or to request a position description and formal application. Might include links to information videos hosted online; could also be a QR link.

#### Job (position) description

- ⇒ Job (position) descriptions outline the key functions and roles expected of an employee to successfully do the tasks and responsibilities associated with a particular job role. Job descriptions relate to the position and not to the person.
- ⇒ Job descriptions must be developed to clearly meet the legal requirements associated with a job role, such as the correct job classification, pay rates, leave and other entitlements, superannuation, etc., as set down in the relevant registered agreement, award or minimum pay rates.
- ⇒ Job descriptions are developed and used when advertising for potential employees. The job advertisement will usually clearly communicate the key elements of a job description.

#### 5.09 Job Advertisements

# 5D Unpacking job ads

1. Match the **explanations** below with the **14 sub-headings** that are usual parts of a job advertisement, and listed in 'Unpacking job ads' on pp.114-5.

Parts of job ad	Explanation
	Business name.
	Wage, salary or other.
	Usual place of work.
	Percentage of the full-time equivalent week worked.
	Who they report to.
	Qualifications & attack as the empk or is looking for.
	How to ann
	Callierot Vie job.
	A compound or of ask specific questions.
	E. erakents, skills and qualifications.
Of	າປະເທຍ or part-time or casual or contract.
•	The hours business is conducted.
	Job tasks and responsibilities.
2	Job classification.

- 2. Look through the **job ad** on p.117. Answer these questions in your work folios.
  - a. How is the job ad laid out? Is it clear and easy to follow?
  - b. Describe the **position** and its **key responsibilities**.
  - c. What 'type' of person is the enterprise looking for? Explain using examples.
  - d. How would you describe the **culture** of the **enterprise**? Does this **suit you**? Why/why not?
  - e. Would you meet all the required skills and attributes? Why/why not?
  - f. Would **you still apply** even if **you didn't meet** some of **these** skills and attributes? Why/Why not?
  - g. Find **another job ad** and outline if it follows a **similar pattern**. What do you notice that is the **same** or **different**?



#### Job Advertisements 5.10

#### **KB Home-Fi**

Job title: Sales Associate

Location: Perth CBD - Hay Street

#### About us

At KB Home-Fi, we are passionate about providing the latest and greatest in-home electronics to our customers. Our store is a hub for innovation and cutting-edge technology. If you're tech-savvy and ready to kickstart your career in the world of home electronics, we have the perfect opportunity for you!

#### Job description

As a Sales Associate, you will play a crucial role in assisting our customers with their home electronics needs. This includes providing product information, recommendations and ensuring an exceptional shopping experience. You will also be responsible for maintaining the store's appearance, processing transactions and assisting with inventory management.

#### Key responsibilities

- Customer Assistance: Assist customers in selecting the right home electronics products, answering their questions, and providing guidance.
- Product Knowledge: Stay up-to-date with the later comology trends and product features.
- Sales Goals: Meet and exceed sales target in ffering excellence customer service and upselling.
- Merchandising: Maintain the store's view peak of any no products and displays.
- Inventory Management: Assist with reviving inventory.
- Cash Handling: Process transactions and in the cash responsibly

#### **Attributes**

- Tech-Savvy: Passion for and powled por the metronics products.
- Customer-Focused: Fris @ Lapp. And dedicated to excellent customer service.
- Team Player: Willing its so work as period a dynamic team.
- Communication Skills: Yrong verby a punication and active listening skills.
- Adaptability: Willingness to least adapt to changing technology and industry trends.

#### Requirements

Education: Year 12 completion.

Hours: Must be able to we evenings and weekends (on a rotating basis).

Age: We also strongly encorage juniors who are enthusiastic about technology to apply.

#### What we offer

- Competitive hourly wage.
- Employee discounts on home electronics.
- Training and opportunities for career development.
- A fun and supportive work environment.
- Flexible scheduling to accommodate your educational commitments.

If you are passionate about technology and eager to launch your career in the world of home electronics, we want to hear from you! Join our team and help our customers discover the latest innovations in home electronics.

To apply, please send your résumé and a brief cover letter to hr@kbhomehifi.com.au or visit our store at CBD Hay Street to apply in person.

KB Home-Fi is an equal opportunity employer. We welcome applicants of all ages, backgrounds, and experiences. We respectfully acknowledge the Traditional Owners of the land and waters we operate on and within, the Whadjuk Nyoongar peoples.

# **5.11 Applying For Jobs**

#### **Application types**

Different jobs, industries and organisations may prefer to use varied application methods. We want you to be prepared for all possibilities. The three most common types you are likely to experience are:

- i. written applications
- ii. verbal applications
- iii. online applications.

#### i. Written applications

- ⇒ These should be prepared as a typed, formal business letter.
- ⇒ You must refer specifically to the job or position you are applying for.
- ⇒ You must also refer specifically to the organisation (if known) or industry that you are applying to.
- ⇒ Of course, you must spellcheck, edit and review the letter.
- ⇒ Keep it to one page and use a simple plain font that it says to read.
- ⇒ You can develop a type of template or model (1) a. of your pathways portfolio.
- Many written application processes now us exclusively digital methods.
- Docal and smaller employers using so all make the might ask for a short written PM → DM of all (like cover letter) which is more of ★ inform.



## in V pal applications

- These are a bit like an an uon and interview rolled into one. But they can save time.
- ⇒ You might get this portunity through a network contact, i.e. "Drop in at 4pm and we'll have a talk about your options," or "...call tonight; we'll have a quick chat."
- ⇒ These might be favoured by small local employers who want to get to know someone personally rather than just read paperwork (that really, anyone, or AI, could've written)!
- Or they might be used for bulk 'cattle-calls' (meaning they really are more of an interview).
- Consider verbal applications a pre-test. They might seem more informal, but of course you are being assessed and judged; especially on your interpersonal and communication skills; and your 'attitude'.
- Cold-calling involves verbal applications. So you need to prepare a 'script' of what to say and how to sell yourself confidently.
- ⇒ You might need a different verbal communication approach for face-to-face, or for phone, or for Zoom/Facetime applications.
- ⇒ Most people struggle when doing verbal applications. It takes practice.

# **Applying For Jobs 5.12**

#### iii. Online applications

- ⇒ These generally use a template and often have character lengths for fields.
- ⇒ You must complete the application; just like filling out a form.
- ⇒ They will require basic biodata about you.
- ⇒ They will also ask for information, skills, experience etc., related to both you, and to the position.
- You will need to complete all sections. There might even be a (timed) test component!
- ⇒ You should pre-prepare all your answers in a program such as Word and edit, spellcheck and review for character length.
- Then when you've had this checked, copy and paste your information into the appropriate sections on the online form.





- 1. Which types of jobs do you think are type suitable for a con of the 3 application types?
- 2. Explain why you would and/or we sldr on he eash application type.
- 3. Suggest another application by a complete the questions for this as well.

Туре	For jobs Programmy elemence and why and/or why not.
written application	OKIBIECI
verbal application	
online application	
other	

# **5.13 Applying For Jobs**

#### **Application letter**

As you know, an important part of successful job-seeking is writing a job application letter. An application letter is your first stage in addressing the key selection criteria.

Many job advertisements ask you to submit a letter along with a **résumé**. You might also have to create an application letter for a **volunteer**, **work placement** or **work experience** position.

Some positions will ask you to write an application letter, usually sent via **email** or **uploaded** to a **recruitment portal**. This is a **formal letter** and needs to follow standards and conventions of 'business' letters regardless of whether it is emailed, uploaded or posted (rare these days).

Some firms will ask you to email your application, so you need to ensure that your documents are in a widely used **format**, such as a PDF. At times, the application process will stipulate a 1-page letter, or a 250-yord letter, with the letter saved using a specific **naming convention**. Such as a PDF at times, the application process will stipulate a 1-page letter, or a 250-yord letter, with the letter saved using a specific **naming convention**. Such as a PDF at times, the application process will stipulate a 1-page letter, or a 250-yord letter, with the letter saved using a specific **naming convention**. Such as a PDF at times, the application process will stipulate a 1-page letter, or a 250-yord letter, with the letter saved using a specific **naming convention**. Such as a PDF at times, the application process will stipulate a 1-page letter, or a 250-yord letter, with the letter saved using a specific **naming convention**. The process will stipulate a 1-page letter, or a 250-yord letter, with the letter saved using a specific **naming convention**.

At times you will be required to send the employed application experiments with a brief cover letter, along with attachments of your relevant particular documents. In more formal (e.g. government) application processes, your in a contact light to an expression of interest. An EOI starts the ball rolling and is likely a give particular to respond to.

Application letters are very important Employers (se hese letters to test your **interest** in the job, your **suitability**, as well to your variety to use correct **grammar** and **spelling**. Your teacher will likely show you and different to application/cover letter formats.

#### **Cover letter**

Many jobs will ask that applicants as a cover letter. A cover letter is a brief introductory letter that summarises:

- ✓ who you are,
- ✓ the role/position you are applying for,
- ✓ why you are applying; and
- a very brief outline of why you may be suitable.

Cover letters are usually **emailed**, or entered into an early form field on a digital application.

Cover letters are assessed for grammar and accuracy, as well as your suitability. So they should always be written formally.

Cover letters are a way for you to make a good **first impression**.



It is important to understand, that although a good cover letter won't immediately get you a job (or even an interview), a bad cover letter will pretty quickly **not** get you a job.

# **Applying For Jobs 5.14**

# **Application Letters**

Be set out as a formal business letter or email.

Use plain fonts and spacing between paragraphs.

Be typed, unless you are asked to handwrite your letter (rare nowadays).

Include the correct addressing, spelling and titles of anyone named in the advertisement.



Relate specifically to the position and organisation.

Clearly explain how you could be a benefit to the organisation, (i.e. what can you offer that will make you a suitable employee?).

Show how your skills, competencies and experience make you able to do the job (or learn to do the job).

application tips

Use the <b>terms</b> to co	mplete the follows	FassaF count	t , ib application letters.	
<ul><li>□ application</li><li>□ asset</li><li>□ competencies</li><li>□ copy</li></ul>	experience form historite Coesin	of or Vain Caills Spacing	☐ titles☐ typed☐ specifically	
An <b>a</b>	_ letter shove 🐼 se	et out as a <b>f</b>	business letter. The	
letter should be <b>t</b>	vos you a	re asked to <b>h</b>	your letter. The	
letter should use <b>p</b> _	ts and gen	erous <b>s</b>	between paragraphs.	
			g and <b>t</b> of anyone	
named in the adver	tisement. The letter	should relate <b>s_</b>	to the position	
and organisation an	d must not be just a	general, generio	or form letter. The letter	
should summarise h	ow your main <b>s</b>	, c	and <b>e</b>	
enable you to do the	e job; or show how y	ou might I	to do the job. The letter	
should clearly explain how you could be an <b>a</b> to the organisation, i.e. what				
can you <b>o</b> that will make you a good employee? Always keep a <b>c</b> of the				
letter for your own	records.			

121

**Discussion**: Do you think that in the digital age any employer would still want you to

handwrite a letter? What jobs might need very good handwriting?

# **5.15 Applying For Jobs**

#### **5G** To the letter



In pairs, take a look at these **cover letters**. They're not all bad, but they certainly need a 'bit' of **improving**.

- 1. What **type of job** is each applicant applying for?
- 2. What would the employer be looking for in an applicant?
- 3. Edit and/or re-write these cover letters to make them better.

#### Dear Fred Kelsokov

I'm applying for the furniture removalist job I spotted online. You'll find my resume and character references attached, just like you asked.

I'm strong and a real hard worker. I'm all about the physical work and soaking up wisdom from old-timers in the industry with experience like yours.

Looking forward to hearing from you soon.

#### Dear Irena

I spotted the weekend waitstaff ad in your with and follow QR link. I've uploaded my resume through the link and to wait a drop was a note.

I'm pretty stoked about the idea of we ong at 50 mas 500 500 it sounds like a blast. I'm all about being a team player, and my retailes an down to vouch for that. They're cool with you giving them a bux whenex a 400 mm currently doing a VET course in hospitality.

You can reach me on my obit if wart to wat, just avoid school hours.

Hoping for a positive (s) prise and big property for the awesome work you're doing!

Peace out

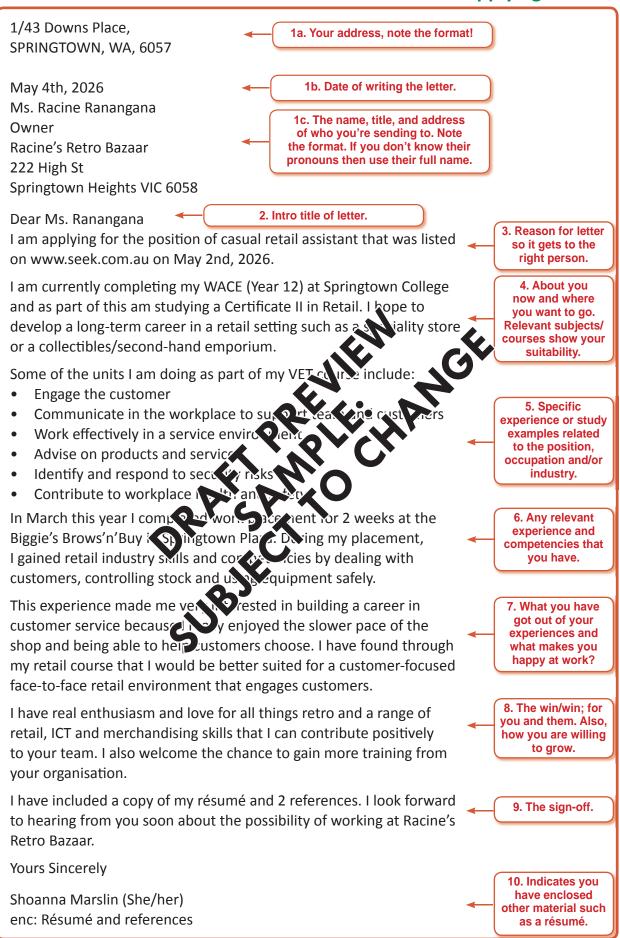
- 4. Have a look at the **sample** exer on p.123 It may sound **formal**, but your teacher will read it out to you reacher for the **key words** and **phrases** and think how you could **adjust** these for your own '**register**'.
- 5. Pair up with another student and **modify this letter** based on each others' **pathways goals** and **experiences**. Read this aloud and then make refinements.

#### **Applied**

- a. Create a typed cover letter to respond to this job advertisement in the window of Freddies Funland and Mini-Golf.
- b. Assume the employer has asked you to send them a social media **DM** or **PM**. Change your cover letter to suit a social media message format.
- c. Would you make any other changes if they asked you to send an **SMS** message? Explain.

Freddies Funland and Mini-Golf Casual staff wanted. Send your CV & folio or enquire within!

# **Applying For Jobs 5.16**



#### 5.17 Selection Criteria

#### Selection criteria

Some application processes require you to respond to **selection criteria**. This means that applicants need to provide more information in their **application letters** or **expressions of interest** than what is contained in their résumé.

Applicants are being asked to demonstrate or 'prove' what they are saying on their CVs. The 'responses' help show the likelihood of an applicant's ability to fulfil the requirements of the specific job.

You are more likely to encounter **formal selection criteria** for higher-level, career-focused positions.

However, **informal selection criteria** are also being increasingly used due to the switch to online applications. Many e-applicants are applying for jobs that they are not qualified for by simply attaching their CVs as part of the online process.

Selection criteria enable employers to 'cull' prospective applicants quickly and eliminate serial applicants who are not suited that job.

If an application asks you to address specific selection criteria (such as a list of questions) then the error or (coagency) is using a formal selection criteria process.





#### symal size is a lection

All positions are filled usic on the commined set of criteria to guide the selection of applicants. These are the characteristic looking for in a suitable applicant for the job. For **entry-level powers**, these citier's for selection might include an applicant's:

- ✓ education level
- ✓ vocational qualifications
- general experience, including transferable skills
- √ industry-specific experience
- ✓ licenses and industry-specific certifications
- ✓ practical or technical skills
- ✓ safe use of equipment, machinery and work-related technologies
- demonstrated evidence of successful teamwork
- community participation and involvement
- ✓ leadership experience
- general skills and abilities such as punctuality and reliability, communication and numerical skills

- health and fitness (where applicable for the role)
- ✓ age (where applicable for the role)
- ✓ understanding of the roles and responsibilities of the job

✓ understanding of the industry,

✓ and other criteria upon which an applicant might be judged as suitable for the specific role, that workplace and that organisation.



# **Selection Criteria 5.18**

# Informal selection criteria 5H

Sometimes we can learn more about unfamiliar processes by helping others. In pairs, develop **responses** for each of these **selection criteria questions**. Add 2 more.

-	_
	<b>L</b> /
V	- 40
- 1	~ `

Informal criteria	Me now	What do I need to do?
education level		
vocational qualifications		
general experience & transferable skills		
industry-specific experience		
transferable skills		N
licenses & industry- specific certifications		G
practical or technical skills	244	· AT
safe use of equipment & technologies	48,81	
evidence of successful teamwork	D'ANO	
leadership experience	. 27	
community participation	ale	
punctuality & reliability	70	
communication skills		
health and fitness (if relevant)		
age (if relevant)		
understanding the roles of the job		
understanding of the industry		

#### 5.19 Selection Criteria

#### Common selection criteria

Selection criteria guide the recruitment and selection process. There are common selection criteria that are used for nearly all job application situations. In most cases, these will reflect:

- ⇒ the type of **organisation**, i.e. mission, values, goals and operations
- ⇒ the type of **job/position** being filled, i.e. job description
- ⇒ the type of **person** being sought, i.e. the workplace culture.

Selection criteria try to elicit responses that show the interrelationship between an applicant's **generic skills**, **employability skills** and **industry-specific skills**.

From here on, we will refer to these informal criteria for selection as 'selection criteria' rather than that more formal definition, as you are more likely to experience these examples of selection criteria at this stage of your career pathway.



# **Common 'Selection Criteria'**

Reliability and punctuality.

Experience working in, or being part of a successful team.

Ability to work safely and to protect the safety of others.

Image: marcinmaslowski/ Depositphotos.com Ability to communicate effectively.

specific ' c'hangies and devices.

esponsibility d leadership experiences.

Demonstrable industry-related experience.

Well-developed customer/client service skills.



Before an employer will corplied ou for a role they will generally expect you to be able to prove that you can deliver on these 'Big 10' entry-level generic skills. So, how will you communicate and 'prove' these in your portfolio presentation?

- 1. Punctuality
- 2. Literacy
- 3. Numeracy
- 4. Teamwork
- 5. Communication
- 6. Following instructions
- 7. Technological competence
- 8. Health and fitness
- 9. Working safely
- 10. Ability to accept responsibility.

#### **Employability skills**

And don't forget about your CAE employability skills. How will you best communicate and 'prove' these in your portfolio presentation?

- **⇔** Communication
- **⇒** Time management
- □ Digital literacy
- **⇒** Problem-solving
- **⇒** Teamwork
- **⇔** Critical thinking

#### **Industry-specific skills**

And finally, which applied examples could you use to communicate the industry-specific skills you have developed?

A few crossover examples in each of the employability skills areas is a good start.

#### **Selection Criteria 5.20**

#### Common selection criteria 5

1. Rephrase the 8 'Common Selection Criteria' on p.126 into **how** they **might** be **asked** in a **job interview** as **questions**. (Your teacher can help if you need it.)



2. How would you respond to each of these questions?

You will need to **relate** some of your answers to a **specific industry** and **job** in which you might be interested.

Question	Answer
1.	
2.	
3.	OF C. DAGE
4.	SECTION AND ADDRESS OF THE PROPERTY OF THE PRO
5.	ANO O
6.	
7. <b>51B</b> <sup>1</sup>	
8.	

#### **Applied**



- a. Research job opportunities for a position you are interested in now, and/or one that matches your future career pathways goals. Find out and document the selection criteria for these positions.
- b. Explain whether these selection criteria are general (informal), or more specific to the type of occupation and industry.
- c. Do you meet these selection criteria? Why so, or why not?
- d. What might you have to do to skill-up so that you can satisfy selection criteria in the future? Get advice.



#### 5.21 Selection Criteria

#### Addressing selection criteria

#### i. SAO Technique

One method to address selection criteria and/or interview questions is to use the SAO technique. This involves treating all questions or criteria as a 3-part process, and developing or providing responses in three stages.

- **1. Situation:** Describe a task or situation where you demonstrated work-related or transferable competencies and skills.
- **2. Action:** Give examples of what you did and how you did this. Identify resources used such as other people, equipment, etc..
- **3. Outcome:** Summarise the outcome; was it successful and why; or was it unsuccessful and if so, how would you improve?

So consider how you would use SAO if you were asked to, "Describe how you have worked effectively in a team."

Image: william87/
Depositphotos.com

#### **Using SAO**

Have a look at the SAO example below and discuss this as a class. What would you have done in that application situation?

What do you reckon? Has this applicant clean, described the situation that happened, expl. 9 22 the action, and then reported on the outcome.





Panly ing ! (10

Question: 'Describe a time when you have to use initiative and explain what you did.'

#### **Situation**

Applicant: "In March I was loing a work clarement as a kitchenhand in a commercial kitchen. As I was unpacking and storic aclivery I thought that there might not be enough vegetables to prepare all the heals."

#### Action

The 'reader' would now be that Ig, '...So, what did you do?'

Applicant: "I finished the unpocking then made a quick calculation on my phone of how many meals this current amount of vegetables would satisfy. I then found my supervisor and explained the situation to her."

#### **Outcome**

At this time the 'reader' would now want to know: '...What happened?'

Applicant: "She said that this couldn't be correct and asked me if I had miscalculated or missed unpacking part of the delivery. I went back and checked again and re-confirmed my estimate. She then came into the coldroom herself, had a look and said that it seemed that I was actually correct.

She phoned the supplier, who after checking, said that they might have mispacked the order because they were in a hurry.

The kitchen substituted some canned vegetables to make ends meet until the missing items were delivered.

My boss said that it was very well spotted and that I should keep using my initiative and let her know if anything else seems wrong or unusual."

#### **Selection Criteria 5.22**

#### ii. Can you STAR?

The STAR technique is another method for answering application or interview questions. The STAR technique is more suitable for jobs that require you to communicate a proven ability to demonstrate how you have achieved **specific tasks** and **competencies** in work-related situations.

Given this, it can be a very useful tool to help you succeed in applications and interviews where you have specific task experience related to the role you are applying for. However, it is very similar to SAO, it just adds one more step.

- **1. Situation** Describe a situation where you demonstrated competencies and skills.
- 2. Task What was your specific role in this situation?
- **3. Actions** What did you do? How did you do this? What resources did you use?
- 4. Results What did you achieve? What was the end result?

So for SAO example, 'Situation' would be, "In Juv I was doing a work placement as a kitchenhazioned commercial kitchen..." and 'Task' would be ".....d & I was unpacking and storing a delivery 'Compatched there might not be enough vegetables to rep \* ) and the meals."

The 'Actions' would be: "I finit so the socking then made a quick calculation... and so in And 'Results' are just the sock SAO's Discome', with any evidence or measurable achievement that can add weight to the example



#### iii. CAR

CAR is similar to SAO but own used more in **professional** settings. It suits situations where you're discussing a challenge or context that might not be purely task-based (e.g. solving a problem, managing conflict, dealing with change, making a strategic decision, etc.).

- **1. Context (or challenge)** e.g. While volunteering at a local op shop, I noticed that the storage area was cluttered and made it hard to find donated items.
- **2. Action** e.g. I spoke with the manager and suggested a system using colour-coded labels and scheduled a working bee to reorganise with other volunteers.
- **3. Result** e.g. The system reduced time spent finding items by nearly half, and the manager said it helped increase sales.

Generally, that CAR might be more suited for mature experienced applicants, professional roles, people-focused responsibility roles, or for applicants applying for apprenticeships or traineeships who want to show technical problem-solving or personal resilience. CAR might also be more likely to be used in interviews rather than applications.

## 5.23 Selection Criteria



#### **SAO, STAR or CAR?**

So SAO, STAR or CAR? Which one? Well they are basically the same - STAR is just broken down a bit more. SAO and CAR are cousins but may be applied in different types of roles e.g. entry-level vs experienced. What is important is that you are familiar with the terminology of what you are being asked, just in case you have to use one of these techniques in an application or interview.

e.g. Question: "Give an example of when you solved a problem."

#### **SAO** version

**Situation**: While working at a café during a busy Saturday shift, the EFTPOS machine stopped working.

Action: I told the manager, put up a "Cash Only" sign, and helped direct customers to the nearest ATM. I stayed calm and kept everyone informed, while helping staff take manual orders.

Outcome: Most customers appreciated being kept in the loop. The manager thanked me and mentioned it again in our next team meeting.

#### **STAR** version

**Situation**: While working a busy Saturday morning shift at a café, our EFTPOS mack suddenly stopped working.

Task: As the person working from Cunter, needed to keep serving custom exicit while finding a solution so that the condition is a solution to the the condition.

Action: I let the managen was straight away, then put up a "Cash Only" sign.

customers would understand the situation. I also offered to direct people to the nearest ATM and helped the kitchen staff take manual orders so things stayed organised.

**Result**: Even though it was a stressful situation, customers stayed calm and were understanding because we communicated well. The manager thanked me for taking initiative, and I was praised during our next team meeting.

#### CAR ver wn

Con wat my part- (a) café job, the common during a busy coming shift.

Action I mane analy informed the manager, her exist only plan to take cash-only your (s, and made sure customers knew mat was nappening. I also supported the term) ith manual tracking of orders.

despite the issue, and I was recognised for handling the situation calmly and responsibly.

# 5J Responding to job ads

Look at one of the following **job ads** and **summarise** the **main information** that you need to know in order to apply. You can do this in writing or verbally.

Now swap your notes with another student. See if they can use them to **format** the **information** you have supplied, into a **response** to the job ad. Apply techniques to address the **potential selection criteria questions**.

#### **Applied**

Find current job advertisements for positions for occupations that match your career pathways goals. Report back to interested peers and/or to the class.

- a. Where will you search? What key words will you use?
- b. How many jobs did your search turn up? Were these suitable for you?
- c. Summarise the most relevant job ads you found.
- d. What would you need to do to apply, either now, or in the future?

#### Selection Criteria 5.24

#### Wanted: Apprentice chef for busy inner-city diner.

Gristle's Old Style Diner is seeking an apprentice for its short-order menu.

**About us:** Located in Leederville, Gristle's has a reputation for fast and no-fuss service and a happy vibe. Regular customers pre-order lunches and brekkies. Uniform provided.

Pay: as per Award.

This position is subject to a trial period.

**About you:** Must be able to handle a high-pressure environment at peak times - getting pre-orders out on time.

Confidence on grill and deep-fryer.

Good communication with serving and counter staff is essential.

Punctuality and reliability are expected. Hours 6-3, four weekdays and brunch 8-2 alternate Saturdays.

Must be a self-starter, over 18 and with RSA ( Seekend lunc. We alcohol sales) driver's license needed for early starts, with Year 12 ( Julyalent. Immediate start.

Send résumé and references along you suitability for the position to: Garth Gristle agristle of position call 04333850698.

#### Retain Start: Surf Star

Surf Star is seeking stail assistent or its new Lo-point store. We are the leading supplier of all things to the West and have a proud track record for quality products and excess riendly service.

The successful applicant was be familiar with surfing culture and merchandise, be knowledgeable and to our products and able to recommend suitable surf gear and surf wear to our discerning customers. You will also maintain stock and displays.

Presentation is also key as this is a customer-facing role. We aim to make our clients feel at home by channelling a sunny, salt-water vibe.

Full training provided on the job, including customer service and point-of-sale systems.

Our rosters will see you working across four weekdays and either Saturday or Sunday. Generous weekend loading applies.

Send your CV, details of referees and details of any previous experience and a statement explaining how you see yourself contributing to our team to recruitment@surfstar.com.au quoting reference 621R: 990 by August 12, 5pm.

Don't forget to tell us why you're a surfhead! Peace out dudes!

# 5.25 Digital Applications

#### **Check your digits**

In the contemporary world of work, most people find jobs using digital application processes. This involves a combination or some, or even all, of the following jobseeking requirements.

- 1. Digital job advertisement sites.
- 2. Digital 'company' job application portals.
- 3. Digital networking, as well as direct 'informal' contact, through social media.
- 4. Digital 'bulk' call-outs through social media.
- 5. Digital networking megasites where job-seekers upload and 'advertise' their own profiles.

Additionally, nearly all job applicants are required to submit an 'application' formatted and sent using ICT; i.e. job application letters, application templates, résumés, expressions of interest, selection criteria, etc..

#### **Uncommon Knowledge**



#### **Digital applications**

More than half of all jobs are advertised on formal job-seeking sites, including organisations' own websites.

Almost a quarter of jobs are 'advertised' on social media sites, including bulk call-outs, and smaller employers asking for applicants.

Almost a third of all jobs are filled by word-of-mouth; that is, by networking!

This adds up to more than 100%. Why is that?

Source: Australian Jobs 2021, p.33, Australian Gc & ment

#### **Getting it right**

A lot of formal, and some informal job-seeking, we take place and rely using **digital processes**. This is especially common for the control of the control

However, one of the pitfalls of digital application of occasions for which they are usually dingstiffied, or not even really interested in.

In response, automated 'control digital application systems are used to automatically eliminate unsuitable applicates. This is directly the digital application by getting users to fill in **standardised data fields** as to for the application process.

So this means that you will need your cover letter, résumé and responses to selection criteria to suit the appropriation process that you are forced to use.

And you are likely to have to some slight, or even some major, tweaks time and time again. So a good strategy is for you to get this right in the beginning.

You should make use of the methods you've learned in CAE to create your standard résumé(s), application letters and responses to typical selection criteria. These are your 'templates'.

You also have to develop the skills to be able to **modify** this template information so that you can **cut and paste** the key information, as needed, into a particular application process.

This also means that you might need to add, delete or change some of the information to suit different application processes. Three key digital application requirements require you to be able to:

- ✓ choose and enter the 'correct' information in the relevant field
- ✓ ensure that you address/respond to specific 'questions' in the application process
- ✓ adjust your 'template' info to fit in field lengths (i.e. number of words/keystrokes).

# **Digital Applications 5.26**

#### **Digital application process**

- ✓ Check dates. Give yourself plenty of time.
- ✓ Check formats for submission; print, online or direct contact.
- ✓ When using an online portal, complete all sections offline in Word or another program. Spellcheck, check grammar, character length, etc.. When you are satisfied, copy and paste into the e-application.
- Check name, titles and details of person to whom you're sending.
- ✓ Use your professional email address.
- ✓ Attach expression of interest, cover letter, CV, referee details (inform them), copies of certificates (not originals) etc., as required.



# Digital action plan 5K

- 1. Discuss each of these **digital** job **application action** Add 2 mc 2 of your own. Why do you **need to do** these?
- 2. How can you do these what do you specifically need to be
- 3. Where am I at? Identify what you have a whole and support that can assist to the second support that can assist the second support the second support that can assist the second support the second support that can assist the second support the second support the second support that the second support the

W. R	\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Where am I at?
RASA	0	
S. B.JEC.		
577		

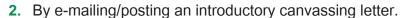
# 5.27 Cold-Canvassing

#### **Cold-canvassing**

Cold-canvassing (cold calling) is when you show initiative and approach potential employers by visiting or calling them. Essentially you are putting yourself out there, and actively **canvassing** for a job. Cold-canvassing can be done using five main methods.

\*\*Image: adapted from KreatiW/ iStock/Thinkstock\*\*

1. A direct face-to-face approach.



- 3. Short-form email canvassing.
- 4. Phoning potential employers.
- Via social media, DMs and PMs and electronic messaging.

Each method has its advantages and disadvantages.

Face-to-face canvassing can be scary and intimidating. But if you make a good impression you will get listened to because you are demonstrating initiative. You are also likely to get a quick resolution (most likely no - but that's not the end of the world!)



power of a written letter;

A canvassing email or letter shows init. You are project in lism. An email/letter also enables you to explain about your skills are expensive. You can also include a PDF or hard copy of your résumé.

Although hard copy mailed correction idel to see a common nowadays, it is more likely to get opened and read that an email - especially by a small business operator. But if on remail/letter a poorly written, or is too generic, then the reader is unlikely to get past paragrap' A. And once again, you are most likely to never receive a reply.

**Short-form email canvassing** to elp you reach many potential targets. You can attach a CV. However, many by a ls are not read - let alone their attachments. And you are likely to never get a let you may just get treated as a spammer.

Unsolicited **social media canvassing** and **cold-phoning** can be an annoying timewaster for businesses and will often be ignored. However, we are increasingly seeing employers putting call-outs for workers on social media.

And quite often a small, local business will post in a community forum asking for workers. In these cases, you are not quite cold-canvassing but **canvassing by** invitation

One proactive method is for young job-seekers to put a **call out** with a short 'script' on **local community Facebook forums** (that are safely moderated). This broadens your exposure to locals who might be able to lead you in the right direction.

Some of these methods can, and do, work for some job-seekers, depending on the nature of the enterprise, the type of job, the location, and the urgency in which a position needs to be filled.

So how and when could you employ these methods to your advantage?

# Cold-Canvassing 5.28

# **Cold-Canvassing: Strategies for Success**

# **9**:

#### **Cold-canvassing: Strategy for success**

Short and sharp. Here is a cold-canvassing strategy to help guide you. Use this to improve your chances of job-seeking success.

#### Who

- Start by canvassing your network. Announce your intentions.
- Do your research and make a list of potential employers to coldcanvass.
- ☐ Find out the names of the decision-makers to approach and contact.
- Use social media to identify key managers and employers.
- ☐ Take a walk around your local area and see if there are any job ads/staff wanted notices posted in windows.
- Local businesses have gone back to using this method a lot in recent years due to shortages.
- Which sounds better?
  - "Is the manager available, I'd like to enquire about the possibility of employment?" or
  - "Is Sally Carruthers available? I'd like to ask her about the possibility of seeking employment."

#### What

- Develop a clear and concise introductory statement about you.
- Which sounds better?
  "I'd like to know if you have any positions available at the moment" or
  - "My name is Winsorve Devries. I have just completed Yes. "2 and my TAFE Certaine 2 in Food Scarle. I'm now actually contacting local Pusives."
  - job pac unitie (the vight to ditable for m, care (ri)
- Prepar on outline of your career goals that year easily discuss.
- pare and make
  lard and e-copies of a
  canvassing CV. (Do not
  include your actual home
  address on this, just your
  suburb will do.)
- Create and use a professional email address.
- Confirm and brief your referees.
- Prepare a list of questions you could ask potential contacts.
- Prepare a canvassing letter tailored to the organisation, the industry and to the job.

#### How

- ☐ If it suits your job type, industry and location then do the following.
- ☐ Go door-to-door and carry your hard copies of your CV. Make a contact card.
- Make targeted phone calls.
- Make appointments to not a with decision
  - nd targeted canvassing letters to owners, managers, HR people, etc; preferably by name.
- Send targeted emails to key decision-makers (and not a mass email). Use their names.
- ☐ Make times to follow up with people.
- ☐ Try. Then try again!



#### 5.29 Assessment Task 2

# AT2 Job Application Career building For this assessment task, you are required to complete a job application process including suitable a cover letter, and/or an application letter, and/or a DM/Coldcanvassing script. Your teacher will advise you if this will be for a: employment opportunity suited to your career pathways goals at this moment potential employment opportunity (as a practise) related to your career pathways goals for when you finish Year 12 a simulated employment opportunity. My requirements: Employment opportunity and application Part A: Résumé You will need to have completed your résumé an documents available. Part B: Job-seeking Identify a suitable employment or might provide a mock opportunity for the class to work Summarise the nature and r being advertised. Identify the key actions a teria and inclusions you need to prepare and submit a ☐ Apply the use of **S**A selection criteria. Part C: Application letter(s) ☐ Prepare a draft cover letter oply' for the **job opportunity**. ☐ Get **feedback** to refine an **prove** your cover **letter**. ietter using appropriate software. and/or Complete your final & Prepare a draft application letter to 'apply' for the job opportunity. Get feedback to refine and improve your application letter. Complete your **final** application **letter** using appropriate **software**. and/or Prepare a draft **DM/Cold-canvassing script** to 'apply' for the **job opportunity**. Get **feedback** to refine and **improve** your DM/Cold-canvassing **script**. Complete your final DM/Cold-canvassing script using appropriate software. Task requirements, dates and other information

# **Assessment Task 2 5.30**

Nan	Name: Key dates:			UNIT 3 AT2
Tasl	cs - AT2: Job Application	Must Do?	Due Date Done	Level
Part	A: Résumé			
⇒	Completed a suitable résumé.	$(\checkmark)$		
⇒	Have available required Pathways Portfolio documents.	$\checkmark$		
Part	B: Job-seeking			
a.	Identify/negotiate a suitable employment opportunity.	$(\checkmark)$		
b.	Summarise nature and requirements of the job.	$\bigcirc$		
c.	Identify the key actions and steps required.	$\bigcirc$		
	Identify the selection criteria and draft your responses.	$\bigcirc$		
	Applied use of SAO, STAR or CAR for selection criteric	$\bigcirc$		
	Identify the inclusions required as part of the application.	$\checkmark$		
Part	C: Application letter(s)		G	
a.	Prepare draft <u>cover letter</u> to 'apply' for the local			
b.	Get feedback to refine and improve <u>a vertet</u>			
c.	Complete final <u>cover letter</u> using appropries software.	$\checkmark$		
d.	Prepare draft application ly ter & 'amply' to the job.			
e.	Get feedback to respond improve <u>application letter</u> .			
f.	Complete final application letters to software.			
	182			
g.	Prepare draft <u>DM/car as script</u> to 'apply' for the job.			
h.	Get feedback to refine & improve <u>DM/canvassing script.</u>			
i.	Complete final DM/canvassing script using software.			
⇒	Appropriate use of resources, including ICT.	$\bigcirc$		
⇒	Create my final job application responses.	$\bigcirc$		
⇒	Finalise and submit my job application responses.	$\bigcirc$		
Additional information:				
	, ida. i.i.d			
Sign	ed:		Date:	

# 5.31 Review and Reflection

Review and Reflection  How did I develop my employability skills during this unit of work?						
<b>→</b>						
<b>→</b>						
<b>→</b>						
<b>→</b>						
How have my employability skills also helped me to improve in my personal life?						
<b>→</b>						
<b>→</b>	EN CK	<u> </u>				
→	Ell Ho					
How have employability skills helped (2.11)	revely full Asureer prosp	ects?				
→	Vis. C.					
- arsp	ZO					
O/C	•					
	ibility skills in this unit of wor					
0 1 2 reasonable	3 4 good very good	5 excellent				
What were my strongest areas of performa	nce? What should I work on	improving?				
My strongest topics/skills were:	But I need to improve m	ny skills in:				
Signed: Date:						

# **Nature of Work**

6

6.01 Megatrends140	6.21 Assessment Task 3 160
6.03 Impact of Megatrends 142	6.22 Assessment Task 4 - EST 161
<b>6.11 Cultural Diversity 150</b>	6.23 Unit Review and Reflection 162
6.15 Working With Diversity 154	

Activ	ities 6: Nature of Work	p.	Due date	Done	Comment
6A	Trends and me	140			
6B	Impact of technology	143			
6C	Impact of climate change	145			
6D	Impact of demographic shifts	147			10°
6E	Impact of economic power shifts	Ö			AA
6F	Diversity and Inclusion	12			
6G	Equal opportunity	10			
6Н	Cultural celebration strategies	154- 155			
61	Anti-discrimination segies	1 <i>56</i> - 1 <i>57</i>			
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Comments:					
30					
(					

# 6.01 Megatrends

#### Nature of work - Trends

A trend is a broad pattern of change that shows how something is evolving over time. Trends highlight shifts in society, culture, values, or behaviours. By understanding both current and emerging trends, we gain insight into how people, communities, and the world are changing.

Trends can be short-term or long-term, and may be shaped by technology, culture, economics, the environment, politics or other social forces. They both influence, and are influenced by, values, behaviours, lifestyles, attitudes, fashion, work and beliefs.

Trends can occur at a domestic level (i.e. within a single country/ nation) such as changing attitudes to recognition of Aboriginal and Torres Strait Islander peoples and culture, or on a global scale such as international efforts to reduce emissions under the Paris Agreement.

"I'll be back on-trend one day!"

Image: info.zonecreativeit/

Common types of trends include these.

- **1. Cultural trends:** Shifts in the way people express the serves, inters the with art, design and fashion, or relate to the world. e.g. Rise of social to the world influence of global streetwear culture, or push towards greater sustainability.
- 2. Social trends: Changes in how people live though the things'. e.g. Greater focus on mental health and wellbeing, more thanking than the things'. e.g. Greater focus on mental health and wellbeing, more thanking thanking the things'.
- **3. Technological trends**: New tools, systems on how took that change how people live or work. e.g. Digital communication, rice of small lives, A., virtual reality, streaming services, and many others.
- **4. Workplace trends**: Char as a hor example wisk, the types of jobs they want, and what they expect from employed as. Remove wask, flexible hours, focus on purpose-driven jobs.
- **5. Values-based trends:** Wifts in what the see as important or meaningful. e.g. Greater value placed on work-life balance, such ability, diversity and inclusion, among others.
- **6. Economic trends**: Patterns to to income, wealth, employment, industries, and global or local markets. e.g. The part towards service-based economies, growth of digital and freelance work, or rising a st of living concerns, world trade changes e.g. tariffs
- **7. Political trends**: Changes in government priorities, laws, policies, and political engagement that influence society. e.g. Increasing youth involvement in climate activism, debates over data privacy laws, or shifts toward populist or progressive politics.

# Explain how a trend, and a how megatrend, have impacted on you

## Megatrends 6.02

#### Megatrends

Megatrends are large, **global forces** that impact on how we live, work, communicate, and participate in society and the broader world. Megatrends involve long-term, ongoing transformative shifts that shape the **future** - sometimes occurring over decades.

Megatrends influence **decisions** made by **governments**, **businesses** and **individuals**, especially in terms of investment, workforce planning, job creation and skills development.

The four megatends that you will investigate for CAE are summarised below, what do you know about these?

- 1. Economic power shifts
- 2. Demographic shifts
- 3. Impactful technology
- 4. Climate change



# исромр

#### 1. Economic power shifts

Refers to changes in the global balance of economic influence.

For example, economic growth in Asia, especially in China and India, is shifting power away from traditional Werzen. economies, towards emerging may be economies.

Impacts include increased Conation competition, global oxiso roing of the supply chain, and greater need for cross-cultural and global trade skin.

Note: Economic power shifts constant within an economy, but for CA. Me definition and focus is global.

#### 3. Impactful technology

Includes automation, artificial intelligence, robotics, etc.. - along with ongoing digital transformation.

For example, AI performing data analysis, robots doing manufacturing, or ICT reshaping office jobs - such as through tele-commuting.

Impacts might involve some jobs becoming obsolete, new industry sectors and occupations emerging; and the ongoing demand for a workforce with higher levels of digital and technical skills.

#### 2. Designation 2. Des

Refers to charges in the composition proportion as by age, gender, ethnically (a) Westatus, work patterns, etc...

I or sample, migration, birth and dearn rates, ageing populations, ncreased female participation in the labour market, and more co-parenting and working parents.

Impacts include greater demand for health-care and aged-care jobs, familyfriendly work arrangements, multigenerational workplaces, potential skill shortages, and work/life balance issues.

#### 4. Climate change

Involves meeting the challenges from long-term shifts in temperatures and weather patterns, often brought about by human activities.

For example, increasing natural disasters, shifting agricultural zones, and the global push for carbon neutrality through emissions reduction. Impacts include more investment in renewable energy growth, emergence of 'green' occupational roles, and production and employment decline in environmentally damaging industries.

# 6.03 Impact of Megatrends

#### Impactful technology

Let's take a look at how each of these four megatrends impacts on the nature of work. Given you are digital natives, and in the midst of the digital revolution, we'll start with Impactful technology.

Technological innovation has been impacting on the nature of work ever since humnakind started 'working' But over recent times, key **innovations** and advanced technologies such as **automation**, digital **ICT**, **AI**, **robotics**, big **data** and **cloud** computing, have



mage: SergeyNivens/depositphotos.com

drastically altered how industry operates and how work gets done. And change is ongoing and profound, So your future work environment, as well as the types of employment available will continue to change and evolve

In short **impactful technology** is influencing **work environments** through the ongoing **digitisation** of information and communication. We have seen the growth in remote opportunities work through **tele-commuting** and **work's som home**. New Al-assisted processes - including generative Al - are now starting and content creation. This is already changing yow work is the sin offices, schools, design studios and even customer service teaks.

The impact of technology on types of employment of the control of the contr

As a result, **emerging jobs** included a visite of declaration, data analyst, Al trainer, cybersecurity specialist, Al-copy of a rand in my more tech-specific roles.

Declining jobs include many administrative, clerical and support roles, especially those based on routine processes or data exportance are also seeing ongoing shifts away from traditional manufacturing, manual bary ing and labour-intensive processing work, due to automation and advanced tools of Chachinery.

#### Small and local firm

e.g. Local small accounting/bookkeeping firm.

- Staff may need to upskill in cloudbased software like Xero or MYOB to remain competitive.
- Some client services (e.g. invoicing, payroll, BAS) are increasingly automated or self-managed, reducing the demand for services.
- ⇒ Firms can serve clients remotely outside their area, creating new opportunities, but new competition.
- Hybrid or remote work leads to working from home, and adjusting to time zones or client schedules.

#### **Large organisations**

e.g. Mining company in the Pilbara.

- Autonomous haulage vehicles and automated systems are replacing traditional roles such as drivers and heavy machinery operators.
- New specialist roles are emerging including drone operators, AI system technicians, remote operations staff, and AI trainers.
- ⇒ FIFO workers may require retraining, especially those in operational roles being phased out.
- Some roles are being relocated to Perth or metro operations centres, reducing on-site employment.

Impact of technology 6B

				<u> </u>	
1. Identify <b>key wor</b>	ds for the	megatrend,	the <b>impact o</b>	ftechnolog	y.
2. Describe an <b>exa</b>	<b>mple</b> to sh	ow how this	megatrend i	mpacts on e	each of these.
Work environm	ents	Types of e	mployment	Emergin	g & declining jobs
3. Consider <b>your</b> ro	ole as a <b>wo</b>	rker or f	writer in s	and in	large
organisations. H	low might	the m 🕤 ii. S	nd of Leiv	રહે of tech	nology influence
your own develo	opment an	d the on the	AE en olo		
skill	In a sr	oragin to	Nic O	In a large o	organisation
My job role/ organisation	S.	51			
Communication	A.	The.			
Enterprising behaviours	S	Ø			
Digital literacy					
Problem- solving					
Teamwork					
Critical thinking					

**Applied**: Find out from employer/managers how the impact of technology has changed their work environment, types of employment and available jobs.



#### 6.05 Impact of Megatrends

#### Climate change

Let's now look at the megatrend of climate change, which is driving shifts in how work is carried out across many industries. Climate change is one of the most pressing challenges facing the planet, driving a shift toward sustainability, efficient resource use, clean energy and emissions reduction.



mage: realinemedia/depositphotos.com

Responses to climate changes are also changing

what people value, how industries operate, and as a result, the types of jobs that are needed. Governments, businesses and communities are being forced to act, which is creating creating both pressures and opportunities in industry and in the workforce.

Work environments are being impacted by the need for more sustainable practices. Many industries are being pushed to reduce waste, lower emissions and improve their use of energy, transport, and materials. Organisations are under increasing pressure to demonstrate social and environmental responsibility. It is affecting how workers do their jobs roles, the policies they must follow - and a pressure - even the purpose of the work itself.

The impact of climate change on **types of em, forment** includes sgrowth in roles focused on **sustainability**, **clean energy** transition, **seveling according to construction**, agriculture, and **ethical supply chains**. Many existing of spacing according to construction, agriculture, mining, energy and transport, are expected to strict an arrangemental standards. Innovative **technologies** and **gree sanitation** arranging how tasks are done.

Some **emerging jobs** include elements of the control of the contro

**Declining jobs** include those in **fossi** (e.g. coal-fired and gas energy), as well as outdated roles in **high-waste** (e.g. coal-fired and gas energy), as well as outdated roles in **high-waste** (e.g. coal-fired and gas energy), as well as outdated roles in **high-waste** (e.g. coal-fired and gas energy), as well as outdated roles in **high-waste** (e.g. coal-fired and gas energy), as

#### Small and local firm

e.g. Landscaping & garden business.

- Council contracts require sustainable practices (e.g. mulching, native planting, eco-friendly products).
- Need to adjust services to include drought-tolerant landscaping and water-efficient designs.
- Must manage rising costs of materials and transport, especially as fuel and energy prices shift.
- Staff training in environmental standards, green plumbing, or certifications, especially for tendered work.

#### **Large organisations**

e.g. Construction/building organisation

- Project approvals now depend on demonstrating emissions reduction, land rehabilitation and social/ environmental responsibility.
- Operational and work roles shift to lower-emission technologies and materials (e.g. clean fuel, electrified equipment and transport).
- New roles created in environmental compliance, carbon accounting, and sustainability reporting.
- Pressure from investors, regulators and communities to meet, Environmental, Social, Governance (ESG) standards.

Impact of climate change 60

1. Identify <b>key wor</b>	<b>ds</b> for the <b>r</b>	megatrend,	the <b>impact o</b>	f climate o	change.
2. Describe an <b>exar</b>	<b>nple</b> to sho	ow how this	megatrend i	mpacts or	each of these.
Work environm	ents	Types of e	mployment	Emerg	ing & declining jobs
3. Consider <b>your</b> ro	le as a wo	rker or from	Auchker in o	bay	in large
organisations. H					nate change
influence <b>your</b> or					ability skills?
Employability skill	In a sn	orday fo			organisation
My job role/ organisation	PP	5			
Communication	<b>V</b>	JEC.			
Enterprising behaviours	SI	<b>Q</b> -			
Digital literacy					
Problem- solving					
Teamwork					
Critical thinking					

**Applied**: Find out from employer/managers how the impact of climate change has changed their work environment, types of employment and available jobs.



#### 6.07 Impact of Megatrends

#### **Demographic shifts**

Next, let's look at **demographic shifts**, which refer to changes in the make-up of the population, such as ageing, relocation, migration, gender roles, family structures and cultural diversity

Australia's population is **ageing**. People are living and working longer. At the same time, **migration** continues to play a key role in Australia's workforce. Attitudes around **gender** and **parenting roles** continue to evolve. All of these



Image: Goodluz/depositphotos.com

factors have a huge impact on the types of **services** and **goods** people need, and the way that **workplaces** and **work roles** are structured.

Work environments are being shaped by the need to be more inclusive and flexible. Many organisations are adjusting to support older workers, parents returning to work, multicultural teams and more diverse life circumstances. There's also more focus on physical and mental health and safety, accessibility of priendly organisations and cultural awareness.

The impact of demographic shifts on types of errory nent include screased demand for roles in health-care, aged-care, disability survert, and common very services. Many of these roles require both numerical flexibility (e.g. Coult, valuation, contracting and shiftwork) and functional flexibility (i.e. municipality) (i.e. municipality) (i.e. municipality) (i.e. municipality). Coult be included a large contraction of the coult be included as a large contraction of the coult be included as a large contraction.

Emerging jobs include aged-ca worke value support workers, multilingual support staff, inclusion and diversity workers, and make your people-service and support roles.

**Declining jobs** include the state of outdated workplace models - such as fixed '8-5' work hours, one-size-fits-all teams, or the cultural sensitivity workplace cultures - particularly in industries that fail to adapt to **peoul fron needs** and evolving and more inclusive **societal values**.

#### Small and local me is

e.g. Community-based aged-care & NDIS support provider.

- Growing demand for personalised, in-home care services for older clients and people with disability.
- Need workers who are flexible, compassionate and trained in personal care and safety protocols.
- Often use part-time or casual staff working split shifts or variable hours. So may struggle to retain staff without inclusive policies or work/life balance.
- Cater for culturally and linguistically diverse (CALD) clients, including language or cultural sensitivity training.

#### **Large organisations**

e.g. Public health agency/provider.

- In large health-care organisations, demographic change affects workforce structure, service delivery, and recruitment strategies.
- ➡ Workforce planning must respond to shortages in aged-care, disability, mental health, and regional needs.
- ⇒ Increased demand for diverse and bilingual staff, cultural liaison officers and inclusion officers.
- Employment includes flexible rosters, job-sharing, remote support, or blended service delivery (face-to-face and virtual).

#### Impact of demographic shifts 6D

			(	pad	c or acii	.og.apini	, 5,,,,,
1. Identify <b>key wo</b>	rds for the	e <b>megatren</b>	d, the impac	t of de	mograph	ic shifts.	
2. Describe an exa	amnle to s	how how th	is megatrer	nd imna	rts on ea	<b>ch</b> of thes	
Work environ			employmen			& declining	
		7,600		4	SOF	<i>•</i>	,,,,,,
3. Consider <b>your</b> r	ole as a w	orker or f	ii weker	in s	and in la	arge	
organisations.	How might	t the m 🔞 it	आदं भी रह	378 30	of demog	graphic shi	ifts
influence <b>your</b>	own <b>devel</b>	lopr ant an	d Se of t e	C.E en	nployabil	ity skills?	
Employability skill	In a s	em oraan	To lie	ln o	a large or	ganisation	
My job role/ organisation	OR	75					
Communication	•						
Enterprising behaviours	5	<b>5</b>					
Digital literacy							
Problem- solving							
Teamwork							
Critical thinking							

**Applied**: Find out from employer/managers how the impact of demographic shifts has changed their work environment, types of employment and available jobs.



#### 6.09 Impact of Megatrends

#### **Economic power shifts**

Finally, let's consider economic power shifts, a complex megatrend that reflects how **global economic influence** is changing.

For a long time, Western countries (like the US, UK, Japan and parts of Europe) dominated the global economy. But now, much of the growth, investment and innovation is coming from emerging economies - especially in Asia. Countries such as China, India, South Korea



Image: lightsource/depositphotos.com

and Indonesia are becoming major economic players, and this affects how Australian industries, including **exporters** and **importers** compete and operate.

Work environments are becoming more globally connected, and in some cases driving round-the-clock communication cycles. Many Australian organisations now trade with, source from, or collaborate with, partners across Asia and the Pacific. This brings cultural and logistical complexity, but also opens up new mackets and work conortunities - especially for enterprising workers with the a global cook.

The impact of economic power shifts on types of a proyment in the changes to supply chains, greater international competition, and growing remand for language and intercultural communication skills. There is not a security of services and more jobs that require digital collaboration across brown. The change industries must adapt to global standards and pressures.

Emerging jobs include global logic cs cook hours, in ternational sales and marketing roles, cross-cultural training consultant. Some base various and multilingual customer service.

Declining jobs have include that one per c manufacturing jobs, and service roles (especially in customer stor) of and retail that can be outsourced or replaced by cheaper offshore labour. However, roles that from ocalised face-to-face service or high-value, standards-driven manufacturing continue to hold importance.

#### Small and local sis

e.g. Independent clothing or gift retailer

- Competition from cheaper overseas online sellers and global e-commerce mega-corporations.
- Need to offer unique products or a strong in-store experience, often based on localised or niche value (e.g. Australian-made, WA/locally-sourced, sustainable, or artisan goods).
- Could explore global shipping or online sales to niche markets if digitally capable.
- Must keep up with changing consumer trends influenced by global fashion, pricing and branding.

#### **Large organisations**

e.g. Agribusiness exporters

- Exporters must adapt to shifting trade patterns, changing regional alliances and demand, and new rules (e.g. tariffs) in existing markets.
- Responding to growing demand from Asia-Pacific markets, especially for food, minerals and clean energy.
- Require staff with cross-cultural understanding, trade compliance knowledge, international logistics skills, and political diplomacy!
- ⇒ Face global competition so may shift operations or supply chains to stay cost-effective and competitive.

### Impact of economic power shifts 6

						, p = 11 = 11	
1. Identify <b>key wo</b>	rds for the	megatrend	the <b>impact</b>	of econo	mic pov	ver shifts.	
2. Describe an <b>exa</b>				$\overline{}$			
Work environr	nents	Types of 6	employment	Em	erging &	declining jobs	
3. Consider <b>your</b> r	ole as a <b>wo</b>	rker or f	n wester in	SI NI	nd in <b>lar</b> g	ge	
organisations.	How might	the month.	end of Leiv	RUE of	economi	ic power	
shifts influence	your own	dev slop Net	no ui e or	he CAI	employ	ability skills	?
Employability skill	In a sr	n oraan		In a la	ırge orga	nisation	
My job role/	2	54	1				
organisation	OL		•				-
Communication		160					
Enterprising behaviours	دي	<b>O</b>					
Digital literacy							
Problem- solving							
Teamwork							
Critical thinking							

**Applied**: Find out from employer/managers how global economic power shifts have changed their work environment, types of employment and available jobs.



#### **6.11 Cultural Diversity**

#### **Cultural diversity**

We live in a culturally diverse society and that diversity is reflected, and sometimes even magnified, in work-related situations. It is vital that you have well-developed **employability skills** to both recognise and deal with **cultural diversity**.

As you embark on your career you will experience that clients, customers, supervisors, colleagues, suppliers, contractors, and other workplace **stakeholders**, come from varied and diverse backgrounds.

However, this **inclusiveness** has not always been the case, with some groups historically **under-represented** in the workforce. Those groups include women, people from migrant backgrounds, people with disabilities, and Indigenous Australians.

orkforce.

Ounds,

"And what's wrong with

"And what's wrong with diversity?

As Australia continues to embrace and support greater cut iral diversity and inclusiveness in society generally, and within the post of work, it is wital that you have well-developed work skills to both recognise and with cultivativeness.

In response, you will need to develop your cross-cultural skills, including cross-cultural communication.

And it's your generation that is leading the way of ever cin, and demanding inclusiveness. But some of your managers, single isome of colleagues might still be a bit stuck in the past.

recognise and respect culture wiversity are to help them improve their cross-cultural communication skills as probable a shift to large greater inclusiveness.

# **Qural Diversity**

Sex & gender

Race
Physical features

Language

Religion
Background

Sexual orientation

If an organisation wants the best potential workers, they need to embrace diversity.

Political beliefs

Disability

# **Cultural Diversity 6.12**

# Diversity and Inclusion 6

	What does the term 'diversity' mean to you? Are you an example of the rich diversity that Australia enjoys?	
_		
_	What does the term 'inclusiveness' mean to you?	
	JIEW GE	
	Why do workplaces need to ensure that the enbrain twersity and inclusiveness?	
	OR PS ANO	
	What can workplace state olders do to ensure that they welcome diversity and	•
•	embrace inclusiveness	
	How would you rate your cross-cultural skills? Give examples to show how you could apply these to work-related situations.	

#### 6.13 Cultural Diversity

#### **Equal opportunity**

It is essential for both your own personal wellbeing and for the wellbeing of society in general that workplaces are free from unlawful discrimination, free from harassment and that wherever possible they provide positive incentives to help promote a more **culturally diverse** society.

**Equal opportunity legislation** makes it illegal to discriminate against people. The 1984 *Equal Opportunity Act (WA)* was enacted to deal with discrimination and harassment and now aims to promote equality of all people regardless of

Equal employment opportunity and affirmative action encourage diversity in the workplace.



their characteristics and status in society. The **Equal Opportunity Commission** is the state body that deals with equal opportunity and discrimination issues.

**Discriminatory practices** that are outlawed include distribution on the grounds of sex, marital status, pregnancy, family status, race, religion for political countries, impairment, age and gender history.

These outlawed discriminatory practices related situations involving work, accommodation, education, providing and selling goods and some other areas.

Equal opportunity exists to give pecch a fair which in underlying notion of equity in Australian culture. This in turn should lead to emit the interprising culture with workers who have better developed work skill.

Equal employment opportunity with the potential employees and other workplace stakeholders is an discrimination, harassment and other forms of unfair treatment. It also aims to promote fair and equitate work-related opportunities for all people, regardless of personal characteristics, background or status.

#### **Affirmative action**

Affirmative action is a policy (a law) used by the government and by some organisations to positively target groups that are considered as **under-**

**represented** in an organisation, or types of industries, or in society generally.

Organisations use **affirmative action policies** to try and attract, recruit, develop and retain students, trainees, employees and others so as to promote a more culturally diverse workforce. Under-representation is often caused by sociodemographic factors such as gender, ethnicity, age, disability, income level, geographical location and other such factors.



#### **Cultural Diversity 6.14**

#### **Embracing diversity**

Modern workplaces are made up of people from a wide range of cultural, ethnic, religious, and social backgrounds. Recognising and adjusting for this diversity is not only important for maintaining a respectful environment, but also for unlocking the benefits that a diverse workforce can bring to an organisation.

Recognising diversity means understanding that every person brings unique experiences, skills, perspectives and needs to the workplace. Adjusting for diversity means taking steps to ensure that these differences are respected, supported and valued.

Recognising and adjusting for diversity is essential because it creates a fairer, more respectful, and more productive work environment. When people from different backgrounds feel included and valued, they are more likely to be engaged, motivated and loyal.

Diverse workplaces also benefit from a wider range of ideas, experiences, and problem-solving styles, which can boost innovation and creativity.

On the other hand, overlooking or even ignoring diversity can lead to misunderstandings, communication issues, conflict, low morale; and even lead issues if **discrimination** occurs.

Adjusting to diversity means actively creating an environment where so avone feels safe, heard and respected, no matter their background

Enterprising workers need to be able to deal with verse peoper in varied ages, abilities, background and cultures. An enterprising on action cross which skills development will enable you to embrace difference in order to enk and work that development. Your ability to develop a suite of skills to deal with siven ity (2) be a resent to a potential employer.

What is equal or	OP'C	2/b s it important?	Equal opportunity	0
vvnat is <b>equal o</b> j	anul	it important?		
	110			
	5			
			thers? Have you ever been	9
		e discriminate against on that make you feel?	thers? Have you ever been	•
			thers? Have you ever been	•
			thers? Have you ever been	
			thers? Have you ever been	
			thers? Have you ever been	
			thers? Have you ever been	•

#### 6.15 Working With Diversity

#### 1. Encouraging cultural celebrations

Celebrating cultural diversity through events and activities is a powerful way to promote **inclusion** and understanding in the workplace. **Cultural celebrations** create opportunities for employees to **share** their backgrounds, learn about each other, and build stronger, more respectful teams.

Encouraging cultural celebrations involves recognising and valuing the different cultural



identities within a workplace. It helps break down stereotypes, reduces prejudice, and builds a sense of belonging among workers from diverse backgrounds.

When employees are invited to share their traditions, such as lived-experiences, food, music, art, religious festivals, or storytelling, it fosters mutual respect and strengthens **relationships** across the enterprise.

Cultural celebrations can also create a fun, respectful gaging at sphere, which can boost morale, increase employee satisfaction and mportantly, it's not about forcing participation, but creating incli e people feel safe and **proud** to share - or simply to learn.

#### **Encouraging cult**

Organisations could consider these d other internal stakeholders.

- eetings, events, special occasions and ⇒ Welcome to/acknowledgem on organisational communi-
- ⇒ Multicultural food day rees to ring dishes from their culture for a h's origins. shared lunch, with sig
- tivals: Ack low ⇒ Recognising religious edge major occasions, celebrations and Lunar New Year, Hanukkah or Easter, through holidays like NAIDOC Week, Diwas decorations, greetings or workplace nnouncements.
- Cultural dress days: Encour nployees to wear traditional attire and explain its meaning if they are comfolial e doing so.
- st speakers: Invite elders, cultural ambassadors or **⇒** Themed workshops or community leaders to present on cultural traditions and values. Could include storytelling sessions where people can share cultural traditions, music, art or personal migration stories in an informal setting.

# **6H** Cultural celebration strategies

1.	Identify all the I	<b>key words</b> fror	n the introduc	tory section ab	ove.	

#### **Working With Diversity 6.16**

#### **Encouraging cultural celebrations - Externally**



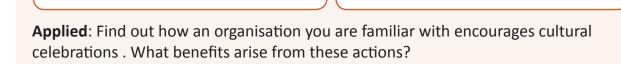
Organisations could consider these strategies for customers/clients and other external stakeholders.

- Respect for religious and cultural practices: For example offering Halal, Kosher or vegetarian/vegan food options in hospitality, or being mindful of scheduling around major religious festivals like Ramadan, Diwali or Lunar New Year.
- Cultural sensitivity training for customer service staff: Train staff to be aware of the timing of significant occasions, observances and celebrations as well as to (generally) recognise and respect cultural differences in communication and behaviours.
- ⇒ **Culturally appropriate communication**: Use clear, simple language to respect cultural occasions, observances and celebrations; provide translated materials where needed, and avoid slang or idioms that might confuse people from different backgrounds.
- ⇒ **Inclusive marketing and advertising**: Represent people from diverse backgrounds in promotional materials so they can see themselves reflected in the brand; but be mindful not to exploit cultural occasions, observances and celebrations for commercial gain.
- ⇒ Creating welcoming spaces: Design customer service areas to be welcoming and accessible for people of all backgrounds, including of aying symbols of multi-cultural inclusion, including appropriate spaces.





3. Choose **2** of the **strategies** for encouraging **cultural celebrations externally**. How might these be **actioned** within a **small** organisation, and within a **large** one?





#### **6.17 Working With Diversity**

#### 2. Developing and enforcing anti-discrimination policies

Strong anti-discrimination **policies** are essential to create a workplace that is **fair**, **safe** and **legally compliant**. These policies protect the **rights** of all workers and ensure that no one is disadvantaged based on their personal characteristics.

Anti-discrimination policies make it clear that **unfair treatment** based on race, sex, gender, age, disability, religion, sexual orientation, or other protected characteristics, is not acceptable.

These policies outline the **behaviours** that are prohibited, provide **procedures** for reporting discrimination or harassment, and explain the **consequences** for violating the rules.



Image: lightsource/depositphotos.com

For anti-discrimination policies to be effective, organisations must actively promote them, provide regular **training**, and deal promptly and fairly with any **complaints**. They are not just 'tick-the-box' documents.

Having strong anti-discrimination policies also protects as isations from legal action and promotes trust and loyalty among employees.

#### Developing and enforcing anti-d winningtion polic to - Internally

Organisations could consider these strategy of which were internal stakeholders.

- Clear workplace policies: Written guivelines in the standards of behaviour that all employees are equired to tead, sun-out on, and follow.
- ⇒ **Induction training**: New staff (Seive et al. tro) what discrimination is, what their rights are, and how they can be well?
- Staff training in handling discreme fory behaviour: Train and empower frontline staff to recognise and manage situation professionally if internal stakeholders (or indeed external parties) behave in a manage of minatory or harassing way.
- Anonymous reporting in unisms: Allow employees to safely report discrimination without fear of retaliation.
- ⇒ **Appoint a Contact Officer**: Contact officers are staff who get trained to have an applied knowledge of equal opportunity laws, as well as the skills to act as a first point of contact in dealing with queries and complaints. (There is also the Equity Grievance Officer role.)

# **6I** Anti-discrimination strategies

1.	Identify all the <b>key words</b> from the introductory section above.

#### **Working With Diversity 6.18**

#### **Developing and enforcing anti-discrimination policies - Externally**



Organisations could consider these strategies for customers/clients and other external stakeholders.

- Customer/client service charters: Outline expectations for respectful, inclusive interactions and make it clear that discrimination from any party will not be tolerated from or toward customers and clients.
- ⇒ **Supplier and contractor codes of conduct**: Require external partners/contractors to commit to anti-discrimination principles as a condition of doing business.
- ⇒ **Inclusive public messaging**: Ensure branding, signage, marketing, and communication reflect a commitment to diversity and equal treatment.
- Complaint procedures for external parties: Provide a clear, accessible way for customers, clients and others to report discrimination and ensure it is taken seriously and handled promptly.
- ⇒ **Staff training in handling discriminatory behaviour**: Train and empower frontline staff to have the skills to manage situations professionally if external stakeholders (or indeed their colleagues) behave in a discriminatory or harassing way.
- Monitoring and feedback: Collect feedback from class, customers and other stakeholders to identify discrimination issues each stakeholders to identify discrimination issues each stakeholders.





3. Choose **2** of the **strategies** related to **anti-discrimination policies**. How might these be **actioned** within a **small** organisation, and within a **large** one?



#### 6.19 Working With Diversity

#### 3. Actively seeking out new perspectives and ideas

One of the greatest strengths of a diverse workplace is the wide range of **ideas**, **experiences** and **viewpoints** that employees can offer. Actively encouraging the sharing of these different perspectives leads to more creative, flexible and successful workplaces.

When organisations proactively include people from different backgrounds in workplace **roles**, **decision-making** and **problem-solving**, they are exposed to new **ideas** and **insights** that



Image: QuicklyFy/depositphotos.com

come from a broader range of **lived-experiences**. This helps to ensure that all **voices** are heard, not just the dominant, or 'traditional' perspectives.

By encouraging diverse thinking, workplace stakeholders can better understand the needs of different customers/clients, avoid outdated social norms and take steps towards developing innovative solutions that might otherwise been overboked. This practice also boosts employee engagement, because works for valued violation experiences and perspectives and insights are welcomed and respected.

#### Actively seeking out new popular and id Internally

Organisations could consider these strat of extor for creative when internal stakeholders.

- Affirmative action policies and cogners. Ctively recoult, retain and promote staff from under-represented group to assume of voices are present in decision-making and represented in organisational structures and activities.
- Diverse hiring panels: Ir slut a presplat from a ferent backgrounds when interviewing candidates to broaden a sectives and educe functions bias.
- ⇒ Inclusive team struc v s: Build project teams that represent a mix of genders, ages, cultural backgrounds, abilities, and ⇔ characteristics to reflect the cultural mix of the workplace (and/or customers/clients).
- Brainstorming sessions: Error ge contributions from everyone, even if their idea challenges the 'usual way' of ping things.
- Buddying programs: Pan imployees from different backgrounds to promote mutual learning, understanding and a more reflective and harmonious and workplace culture.
- ⇒ **Mentorship**: Support staff from under-represented groups to develop their skills and confidence to contribute at higher levels.

# 6J New perspectives/ideas strategies

1	Identify all the <b>key words</b> from the introductory section above.

#### **Working With Diversity 6.20**

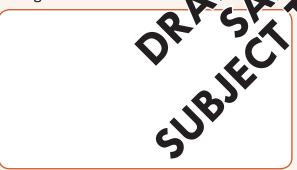
#### Actively seeking out new perspectives and ideas - Externally



Organisations could consider these strategies for customers/clients and other external stakeholders.

- ⇒ Community engagement initiatives: Partner with multicultural organisations, Indigenous groups, and community leaders and elders to gain deeper insights into different market segments.
- ⇒ Inclusive customer surveys and feedback tools: Design surveys that are accessible, translated where needed, and culturally sensitive to collect a wide range of viewpoints and identify emerging needs.
- ⇒ Monitoring and evaluating diversity of input: Regularly review whether customer and stakeholder feedback reflects a broad range of voices, and adjust engagement strategies to ensure inclusivity.
- Diverse customer advisory and focus panels: Establish panels that include clients and customers from varied cultural, linguistic, and social backgrounds to provide regular feedback and suggest new ideas.
- Co-design and co-creation projects: Involve diverse customers and clients directly in the design and testing of services, products, and s ions to ensure offerings are relevant, inclusive, and innovative.
- ⇒ Seek advice andd guidance from govern Consult agencies such as the WA Equal Op Multicultural Interests, or the Coalition of ractice approaches to inclusive engagement and policy deve

2.	Choose 2 of the strategies amight these be actioned with	al vd *	B	xipg n	ew pe	rspectives/	ideas. H	low
	might these be actioned with	in cam		a (ar) s	ation,	and within	a <b>large</b>	one?



3. Choose 2 of the strategies related to seeking new perspectives/ideas. How might these be actioned within a small organisation, and within a large one?



**Applied**: Find out how an organisation you are familiar with seeks new perspectives ideas. What benefits arise from these actions?

### 6.21 Assessment Task 3

# AT3 Impact of Megatrends - Investigation - Nature of work

For this investigative assessment task, you are required	d to:								
<ul> <li>investigate at least one of the four megatrends</li> <li>describe how this megatrend is impacting on the future of work</li> </ul>									
<ul> <li>describe how this megatrend is impacting on the future of work</li> <li>propose how this megatrend might influence your career pathways</li> </ul>									
development.									
Your teacher will inform you as to whether you will wo	•								
groups. Your teacher will also outline the submission reformat of your investigative report: e.g. written, or ora									
or a combination of these. Record key task details belo		. а.р ,							
Use the AT3: Evaluation record to guide your research	•								
teacher might modify or completely change this task to  Task details, requirements and ke	,	ograffi.							
lask details, requirements and k	y dates								
	70								
QV6:									
Name:	Ney dates:	UNIT 3 AT3							
Tasks - AT3: Impact of Megatrend Chies	Must Due Date Done	Level							
Negotiate the scope and require this of you insectigation.									
1. Define the megatren									
2. Describe the impact on work environments.									
3. Describe the impact on types voloyment.									
4. Describe the impact on control g and declining jobs.									
5. Explain the megatrend's likely impacts into the future.									
6. Propose how this megatrend might impact on your future	·.								
- your career over the next 12 months i.e. entry-level									
- your career over the next 2-5 years									
- your career 5 years and beyond.									
⇒ Demonstrate appropriate investigative research.									
⇒ Demonstrate appropriate applied contact and research.									
⇒ Prepare and submit the draft report.									
⇒ Use feedback to complete and submit final report.									
Present or report to the class (if required).	()   ()								

#### Assessment Task 4 6.22

Externally Set Task AT4
- Unit 3

For this assessment task, you are required to undertake the **Externally set task** set by ???.

The Externally set task's (EST) questions are developed based on a selection of curriculum dot points. These are chosen to cover a range of Unit 3 topics areas.

Although questions on the EST could be potentially drawn from the entire Unit 3 content, you are not tested on the entire unit in the EST task.

Rather, each year the ??? pre-selects the dot points to be addressed, and communicates this to your teachers. This means that you can properly prepare for your EST by narrowing your study and preparation efforts to the dot points selected for this year's task



Task requirements, dates and other information

# 6.23 Unit Review and Reflection

Unit Review and Reflection  How did I improve my employability skills this entire unit?								
<b>→</b>								
<b>→</b>								
<b>→</b>								
<b>→</b>	<b>→</b>							
How did I improve my enterprising capabilit	ies this entire unit?							
<b>→</b>								
<b>→</b>								
<b>→</b>	(1) A							
How has developing my employability olls	imaliyed it wire career	prospects?						
→								
- 2PSP	Xo.							
, O, CC								
My performance in developing a employa	bility skills this entire unit w	as:						
0 1 2 reasonable	3 4 good very good	5 excellent						
What were my strongest areas of performa								
My strongest topics/skills were:	But I need to improve	my skills in:						
Signed: Date:								